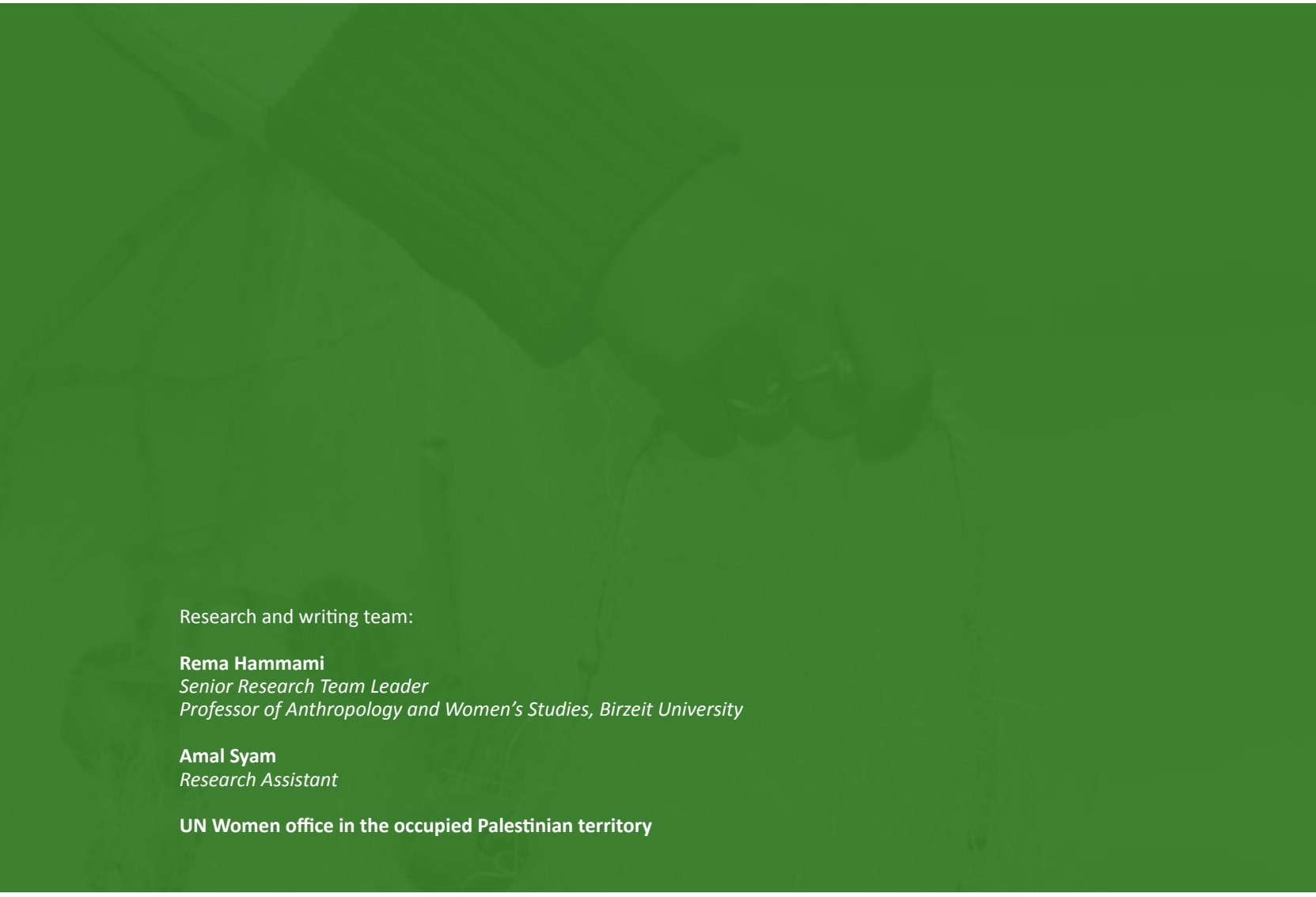
Who answers to **Gazan** women?

An economic security and rights research

UN WOMEN
United Nations Entity for Gender Equality and the Empowerment of Women



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ACRONYMS

AGREXCO	Israel's largest exporter of agricultural products
APIS	Agriculture Project Information System
APS	Annual Population System
AWRAD	Arab World for Research & Development
CAT	Convention against Torture
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
CRC	Convention on the Rights of the Child
EUNIDA	The European Network of Implementing Development Agencies
FAFO	Institute for Applied International Studies
FAO	Food and Agricultural Organization of the United Nations
GDP	Gross Domestic Product
FATEN	Palestine For Credit and Development
GERRP	Gaza Early Recovery and Reconstruction Plan
ICCPR	International Covenant on Civil and Political Rights
ICESCR	International Covenant on Economic, Social and Cultural Rights
ICJ	International Court of Justice
ICRC	International Committee of the Red Cross
IDF	Israel Defense Forces
IFC	International Finance Corporation
IMF	International Monetary Fund
JOD	Jordanian Dinar
LFP	Labour force participation
MAS	Palestine Economic Policy Research Institute
NGO	Non Governmental Organization
NIS	New Israeli Shekel
OCHA	United Nations Office for the Coordination of Humanitarian Affairs
oPt	occupied Palestinian territory
PA	Palestinian Authority
PARC	Palestinian Agricultural Relief Committees
PCBS	Palestinian Central Bureau of Statistics
PCHR	Palestinian Centre for Human Rights
PLC	Palestinian Legislative Council
TFR	Total Fertility Rate
UN	United Nations
UN Women	United Nations Entity for Gender Equality and the Empowerment of Women
UNRWA	United Nations Relief and Works Agency for Palestine Refugees in the Near East
USAID	United States Agency for International Development
USD	United States Dollar
UXO	Unexploded ordnance

FOREWORD

FOREWORD FROM ALIA EL-YASSIR

Head of Office, UN Women occupied Palestinian territory

The situation of the Gaza Strip over the last decade has been seriously compounded by cumulative series of military and economic crises provoking devastating breaches in Gaza's households' livelihoods. Affected by a long drawn-out conflict, severe blockade conditions and internal political violence, the Gazan population struggles to compensate for their household income collapse.

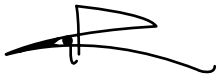
Within an environment facing growing rates of unemployment among male breadwinners, Gazan women were forced to assume new economic roles and dynamically came to employ a large variety of coping strategies to bridge their households' loss of income.

Access to and control over resources such as land, housing and property is one of the principal factors determining the economic and social well-being of women globally, but especially in situations of conflict and reconstruction, such as the case in the Gaza Strip, when their rights are violated on a mass scale and where imbalanced distribution of assets and resources between men and women strongly persists.

While focusing on the vital economic activism of Gazan women, the UN Women economic security and rights research *Who Answers to Gazan Women?* also looks at the redefinition of the Gaza Strip's dominant family model, shedding light on a growing gap illustrated by women's still very limited economic rights despite greater economic responsibilities.

This research also embodies an importamt awareness raising tool for the international community and local development stakeholders as it shows how humanitarian interventions largely reinforce normative gender inequalities rather than support women's efforts and therefore the societal change currently underway.

It is a great privilege to present *Who Answers to Gazan Women? An economic security and rights research*, the first major publication of UN Women in the occupied Palestinian territory. Through its comprehensive data, compelling testimonies and sharp analyses, I hope the research will help build greater understanding of gender-differentiated impacts of armed conflict and humanitarian interventions on economic survival strategies for improved humanitarian response.



Alia El-Yassir

EXECUTIVE SUMMARY

This report focuses on women's economic activism on behalf of their households in the context of Gaza's protracted human crisis. It looks at the varying strategies they have employed in order to compensate for household income collapse under the combined impacts of Israeli siege, military destruction and the ongoing economic blockade of the Gaza Strip.

As growing numbers of male breadwinners have lost secure employment and income since 2000, increasing numbers of women across the Gaza Strip have sought ways to try and breach the ever-widening gaps in their households' livelihoods. As the report shows, the strategies women have undertaken have been based on finding whatever possibility that exists within a context of formidable constraints. They have had to work within the limits of gender and community norms while depending on the extremely low resource, capital and skill bases available to them. Moreover, like all economic actors in Gaza, they have had to contend with the immense challenges posed by Israel's siege, military violence, economic blockade and their related impacts. Their struggle to develop new livelihood strategies under the most dire circumstances is a testament to Gaza women's remarkable tenacity in the face of overwhelming odds.

In this process of responding to protracted crisis, normative gender roles and expectations between men and women have become increasingly unsustainable. The dominant family model of male breadwinners and their dependent housewives no longer represents the reality in the majority of Gazan households. In this context, increasing numbers of women express criticism of the growing gap between their greater economic responsibilities and their still limited economic rights.

Women have actively sought out and taken advantage of resources and services provided by humanitarian interventions in the Gaza Strip. However, the nature of the interventions themselves largely reinforces normative gender inequalities rather than support the process of change that is already underway.

The study focuses on women in the three main areas of economic activity in which they are predominantly engaged: public sector employment, agriculture and self-employment in the informal sector. It relies on multiple data sources, including statistical analysis of existing PCBS data sets on women's employment in Gaza; a desk review of studies on various aspects of Gaza's humanitarian crisis with a focus on gender and livelihoods; a series of 17 focus group discussions; and a final stage of in-depth interviews. Based on the initial statistical analysis and desk review, focus groups were designed to capture the experiences of women in their three main areas of economic activity, as well as to understand how their strategies have been affected by varying community circumstances and specific aspects of the crisis environment. A final stage of in-depth interviews was carried out with women whose circumstances highlighted some of the critical issues uncovered in the focus groups.

In less than a decade, Gaza's population has struggled to survive four phases of cumulatively devastating economic and military crises. The first period (2000-2005) was marked by Israel's tight military siege on exit and entry into the Strip, as well as a crushing regime of internal mobility restrictions created by Israeli military checkpoints. Israel's unilateral withdrawal of its military and settlers from within the Strip in 2005 left the external siege in place at the same time that it significantly expanded Israel's military buffer zone within Gaza's borders. The second phase of the crisis was the 18-month period of internal political violence and international economic sanctions emanating from the contested victory of Hamas in the 2006 Palestinian Legislative Council elections. Once Hamas took over the Gaza Strip after militarily routing its Fatah rivals in July 2007, Gazans entered a third phase of crisis when Israel imposed a comprehensive economic blockade of unprecedented severity that continues to this day. Finally, in December 2008, with its siege and blockade still firmly in place, Israel embarked on a 23-day-long military operation on Gaza ("Operation Cast Lead") that left 1,400 Gazans dead (more than a quarter of them children) and 100,000 of them homeless.[1]

The report begins by analyzing changes in the patterning of labour force activity in the Strip since 2000, using macro-level indicators to understand how different stages of crisis have differentially affected male and female employment profiles and unemployment levels. Gazan women have the lowest labour force participation (LFP) rates simultaneous with the highest unemployment rates for either sex across the oPt. Women's disadvantage in Gaza's extremely restricted labour market is long-standing and marked by their segregation from most areas of economic activity and concentration into only the service and agricultural sectors. Since 2000, increasing numbers of women have attempted to enter the Gaza labour force for the first time. However, with the contraction of Gaza's overall economy along with the segregated nature of labour markets for women, this has resulted in women's already high unemployment rates reaching as much 45% in 2009.

1 World Bank, *Palestinian Economic Prospects: Gaza Recovery and West Bank Revival*, Economic Monitoring Report to the Ad Hoc Liaison Committee, June 2009: 8.

In contrast, employed men can be found working across all sectors of the Gaza economy, though various stages of crisis have worked to redistribute their employment levels across these sectors. For instance, the contraction of male employment in construction was followed by an expansion of male employment in the service sector, reflecting a policy by the standing government of absorbing unemployed males into policing and the security forces. Over the decade, men's unemployment rates have spiked dramatically in periods of crisis, while women's unemployment rates tend to show a steady and ongoing incremental growth. This is because the majority of unemployed males are those who have lost previous employment, while the majority of females are first time labour market entrants trying to enter extremely limited labour markets. Only in 2008 was there a spike in female unemployment similar to that of men's, suggesting that many more women attempted to enter the labour market to make up for lost household income as a result of the Israeli-imposed blockade.

Surveys of social attitudes in Gaza consistently show high levels of support among both men and women for women's employment, suggesting that it is restrictive labour markets rather than restrictive social norms that are the main obstacles to the expansion of female employment.

The report goes on to look at the ways in which the accumulated phases of crisis have impacted households across various communities in the Gaza Strip and how these, in turn, have shaped women's livelihood strategies on behalf of their families. In particular, it focuses on women's strategies and circumstances in the following contexts:

The Educated Unemployed

Higher educational attainment is one of the few ways for women to mitigate the gender biases of Gaza's labour markets. Over the last decade the numbers of young women going on to higher education has doubled, attesting to the growing importance families give to their daughters as future breadwinners. However, while the majority of female labour force participants in Gaza have post-secondary education, these educational levels also represent the greatest percent of the female unemployed.

Increasingly since 2000, male and female university graduates in Gaza spend years suspended in a series of short-term volunteer and job creation schemes without ever accessing permanent employment. However, young women face a much more multilayered set of obstacles both in the pursuit of their educational aspirations and in their post-graduation transition to employment. Young women's access to university is often contingent on them finding scholarships and financial aid, given that parents continue to financially prioritize sons' higher education. Parents also tend to impose specializations on daughters that are perceived as leading to gender appropriate jobs in the over-subscribed education sector, making them less competitive in Gaza's job market. Familial restrictions often undermine young women in their job search by limiting their physical mobility, restricting the types of employers to whom they can apply and limiting the types of short-term training opportunities they can take advantage of. As well, parents can veto hard-won job offers if they perceive the workplace as gender

inappropriate. In contrast, when facing Gaza's extremely difficult job market, young men confront none of these additional social barriers.

Both young male and female graduates interviewed for the study expressed deep frustration that participation in short-term job creation schemes had not led to their permanent employment, but they rated very positively the life and career skills they had gained from them. For the long term, young women still preferred to find employment in the public sector rather than NGOs, assessing the former as more amenable to balancing paid work with the high domestic workloads expected of women in Gaza.

Women in Agriculture

Agriculture is second only to services in employing women in Gaza, but over the decade women's employment levels in the sector have been very erratic, correlating strongly with major phases of crisis. In contrast, men's employment levels in agriculture have been much more stable. These differences are partly due to the different labour statuses under which both work in agriculture, with most men working as "owner operators" versus most women working as "unpaid family labour". Thus men's employment definition is often linked to land ownership, while women's is linked to actual labour activity in agriculture. The worst year for both sexes working in agriculture was in the aftermath of "Operation Cast Lead"; in 2009 women's employment in agriculture declined from 24% to 6% of the female employed and men's from 8% to 7%.

In only one generation, agricultural households in the Gaza Strip show a major depletion in the size of landholdings they depend on for agricultural production. The already critical problem of land shortage due to population density and urbanization faced by farming households in Gaza has been dramatically worsened by loss of access to extensive areas to Israel's military buffer zone. Added to this was the massive destruction of agricultural land and infrastructure from "Operation Cast Lead", as well as the loss of access to higher value markets for agricultural goods due to the blockade. The outcome has been that, just when many households in the Strip were turning to agriculture to make up for income losses brought on by the siege, the sustainability of most agricultural livelihoods was constantly being eroded under these combined forces. As such, although there has been an overall expansion of women's entry into agriculture over the last decade, it has primarily been in subsistence activities and as unpaid family labourers helping to offset costs of hired agricultural labour. There has also been a significant increase in female self-employment in agriculture, most likely reflecting the expansion of women's activities in small-scale animal husbandry.

In 2008 only 2% of all donor investments in agriculture in Gaza were targeted towards women. Moreover, the nature of agricultural projects targeted at women tend to reproduce the deep disadvantage women face in the sector in terms of lack of access to basic assets and strategic resources.

The study looks at women's engagement in agriculture in three different contexts: agricultural communities affected by Israeli military buffer zone; communities relatively unaffected by the worst aspects of Israeli military actions (representing "normal circumstances"); and communities engaged in export-oriented agriculture primarily affected by the Israeli imposed blockade.

The report found two main patterns of women's engagement in agriculture that were largely determined by whether their household had viable agricultural landholdings or were land-poor. Where households had viable landholdings enabling them to rely primarily on agricultural production for their livelihoods, women had heavy workloads on the main crops with other family members. Small animal husbandry and sometimes growing supplementary crops for household consumption and petty trade were additional activities women individually undertook in these households that allowed them some degree of independent income. In households that practiced labour-intensive market-oriented agriculture, such as those involved in export crops, women's main agricultural workloads were too high to allow for supplementary activities. For the vast majority of households, however, lack of viable landholdings meant that a total dependence on agriculture was no longer possible. In these cases, women were engaged in an array of small-scale agricultural and non-agricultural activities in order to support their families' livelihoods, while their husbands and sons primarily worked only when short-term job creation opportunities were available. In both cases, women often played varied and multiple productive roles in ensuring their families livelihoods, while men tended to restrict themselves to one major activity interspersed with long periods of inactivity.

In communities that had escaped the worst effects of military destruction and buffer zone restrictions, land poverty was the main problem. In these cases, agricultural livelihoods had primarily become coping strategies predominately undertaken by women. However, the blockade acted to undermine even these increasingly impoverished strategies such that activities like food processing and small animal husbandry projects that women had developed for both food security and petty trade overtime became increasingly unviable.

In households growing crops for export, women carry a huge portion of the workload over the season, while at the same time, working predominantly as unpaid family labourers. Along with being highly labour-intensive, export crops require high capital inputs that make household livelihoods and wellbeing extremely vulnerable to the vagaries of Israeli closure policies. As such, the effect of the blockade on export crop producers has been devastating. Most households engaged in farming for export plummeted into debt following 2007. Consequently, many women were forced to dissolve personal assets to help pay off family debts, despite rarely having control over the income that they helped produce from export cropping in their households.

The impact of Israeli military buffer zone on farming livelihoods cannot be separated from the combined effects of siege, blockade, and recurring military destruction to agricultural lands in the context of land poverty due to urbanization and demographic pressure. Household incomes in the two buffer zone communities studied in the report had dropped by half to two thirds under the combined impacts of these forces. In communities already suffering from land poverty, the effect of further land loss due to the Israeli buffer zone served to undermine agriculture as an alternative livelihood strategy for households in which male breadwinners had lost employment in other sectors. In these cases, women tried to shore up their family livelihoods by undertaking an array of agricultural and non-agricultural activities, while men primarily depended on short-term job creation schemes.

For communities with formerly viable agricultural holdings, land loss due to the buffer zone led to a sharp decline in household income since agriculture had been their main source of livelihood and they had little experience with alternatives. Women in these households tended to try and make up for livelihood losses by expanding their activities in home gardening and small livestock production given that they had little experience in non-agricultural activities.

Women's Self-employment Strategies in the Informal Sector

Self-employment strategies through the creation of small income-generating projects has been the only path open to the majority of women in Gaza attempting to make up for the growing impact of the prolonged crisis on their households' livelihoods. Although formal labour force data is unable to capture the extent to which women have entered into various forms of self-employment over the last decade, indicators from micro-credit institutions as well as data from the focus groups all point to the fact that there has indeed been a large increase in cases of women's self-employment since 2000 in Gaza.

The entry of most women into income generation projects has been propelled by the loss or decline of male breadwinner income in the household. Specifically, the trajectory of their activities has often been linked to the failure of their male breadwinners to find adequate income alternatives through the various phases of the Gaza crisis, forcing women to slowly step into the breach.

In most cases found in the study, women's income-generating projects had become their households' central source of livelihood. Indeed, in a number of cases husbands and brothers were actually "employed" in female household members' income-generating projects, while in other cases, unemployed and under-employed husbands relied heavily or completely on the income brought in by their wives.

Lack of formal skills and capital is a main obstacle confronting women in developing small income-generating strategies in the Gaza Strip. Women tend to develop projects in line with the domestic skills that they know, such as in embroidery, food production and seam-stressing. For others, skills were learnt through previous employment experiences in women's charities. These previous and often voluntary work experiences were also important in building women's self-confidence and the social networks that enabled them to take the risk of starting their own activities.

Most women depended on borrowing from extended family members and friends to start their income-generating activities, as well as taking materials and goods on commission from merchants. Those who went on to take formal credit usually had some other source of guaranteed monthly wage available in the household. A guaranteed wage is often needed for collateral, but it also enabled many women to take the risk of loan indebtedness.

The blockade has had the most negative effect on the viability of women's income-generating projects due to the lack of access to inputs or their high prices, as well as the downturn in local demand due to decelerating incomes. Many women were forced to curtail their income-generating activities by moving them into the home, laying off workers and cutting back on production. In all such cases, the blockade had the effect of further undermining the modest levels of income that women had been able to generate on behalf of their families.

While many women cited the Islamic prohibition on interest as a reason for why they had not applied for credit from formal lending institutions, their lack of access to a guaranteed salary source also seems to have made them risk averse. While some women who

had taken formal credit had gotten into a cycle of indebtedness, on the whole the impact of formal credit on women's income was extremely positive, with most of the formal credit-supported projects making twice to three times the income of those that had not depended on formal credit.

Women and Assets

A final chapter of the report looks at the critical issue of women's lack of access to and control over economic assets. A cumulative outcome of prolonged military violence and impoverishment in Gaza has been the depletion of household assets and the intensification of kin-based conflicts over remaining assets.

Though having full legal rights to own and accrue property and personal savings, women in the Gaza Strip have faced longstanding disadvantages in actualizing these rights. Survey data from the late 1990s shows that an extremely low percent of women in the Strip have legal title to homes or land. Marginalization from the market has precluded their acquisition of independent assets through personal income, while social norms have functioned to dissuade women from taking advantage of their legal rights to inheritance. Social sanctions (inlcuding threats and actual violence) are often used by male relatives against women who do attempt to claim their inheritance rights.

Women across the different communities under study were, as a whole, extremely asset-poor. Many of them had spent down whatever personal assets they once had on behalf of family survival over the past decade of protracted economic crisis. At the same time, regardless of background, they showed a growing awareness of their legal rights to acquire assets through inheritance. They also often expressed open criticism of the social norms and mechanisms that worked to deprive them of these rights.

Married women often criticized their lack of legal title to family homes and to the businesses that they had helped their husbands acquire. War widows (in the context of a public campaign on their behalf) were well versed in their rights to their deceased husbands' property, as well as more confident in their ability to challenge further abuse of their rights by their deceased husbands' relatives. While all women from rural communities in the study were cognizant of their land inheritance rights, a significant number of younger women among them had actually broken long-held cultural (rather than religious) taboos and actually pursued them.

Prevailing Islamic family law, based on Islamic Sharia, is the main legal framework governing women's access to assets in the Gaza Strip. It defines property rights and arrangements in marriage and inheritance, including cases of divorce and widowhood. In Gaza, the prevailing Islamic family law actually provides women with greater, though still limited, rights to property than does local custom. Thus more women are using the courts to enforce inheritance and other rights in the face of cultural norms. Simultaneously, the prevailing laws in Gaza have extremely limited mechanisms to protect women's economic rights in cases of divorce and widowhood. Indeed, waiving all of one's material rights is one of the few legal mechanisms available to women seeking a divorce in Gaza.

Humanitarian interventions have not addressed women's gender disadvantage in relation to assets, be it in agriculture, home reconstruction and to a lesser extent, income generation schemes.

Chapter 1

INTRODUCTION

This study seeks to uncover the varied and often hidden ways that women contribute to sustaining their households' economic livelihoods in the context of Gaza's severe and protracted crisis. It assesses the impact of different phases of the crisis on households within specific communities and on the lives of men and women within them. It also documents the complex obstacles that women in Gaza have to navigate in order to undertake various economic roles necessary to ensure their families' wellbeing. Ultimately, it aims to understand whether meeting the challenges of prolonged violence and destitution has brought about a transformation in women's roles and responsibilities and to what extent this has led to demands for an allied expansion of women's rights both within households and in Gaza more generally.

It is now well established globally that women play critical roles in family survival both during and after extended periods of armed conflict and economic crisis. However, the specific ways in which they do so depends on the particular challenges of the crisis environment they face as well as salient gender norms that tend to frame the possible ways that men and women can act in response to these challenges.

At the same time, prolonged conflict often demands shifts in the distribution of roles and responsibilities between men and women. Armed violence and economic collapse can make it impossible for men to fulfil their previous duties as breadwinners and protectors, while forcing women to take on new and expanded roles in the struggle for household survival. This transition often creates tensions between the new realities of men and women's lives and the gender norms to which they were previously accustomed. Women often carry new burdens without any expansion of their rights, while men are often forced to accept new circumstances that are at odds with their expectations of masculinity. How well women and men negotiate these contradictions within their individual households and collectively within society critically influences their resilience in confronting destruction and destitution in their present circumstances. It can also be decisive in shaping the possibility for the emergence of a more just set of gender arrangements in a post-crisis future.

This report focuses specifically on the range of economic roles that women in the Gaza Strip have entered into over the past decade to compensate for household income losses and sustain their families' livelihoods. Even before the crisis, women in the Strip were already at a severe disadvantage as economic actors due to their historic lack of assets and limited access to training, credit and productive resources such as land. Dominant gender norms also worked to limit their employment to a handful of "gender acceptable" activities, such as teaching, or pushed them to the margins of subsistence-level economic activity. At the same time, as numerous micro-credit programmes discovered in the 1990s, women from Gaza's poorest households have a rich history of coping with economic crisis and are adept at turning limited opportunities and resources into sustained poverty alleviation strategies.

However, post 2000, as ever greater numbers of male breadwinners lost secure employment and income, more and more women across Gaza were forced to find ways to try and breach the ever-widening gaps in their households' livelihoods. As this report shows, the strategies women have employed have been based on finding whatever possibility exists within a context of formidable constraints. On the one hand, they have had to work within the limits of gender and community norms while depending on the extremely low resource, capital and skill base available to them. On the other, like all economic actors in Gaza, they have had to contend with the immense challenges posed by Israel's siege, military violence, economic blockade and their related impacts. For many women in Gaza, humanitarian and other aid has provided critical support for their activities. Overall though, the struggle to develop new livelihood strategies under the most dire of circumstances is a testament to Gaza women's remarkable tenacity in the face of overwhelming odds.

The study focuses on women's strategies in the three areas of economic activity where they are most active: public sector employment, agriculture, and self-employment in the informal sector.

Within each of these areas it looks at:

- Issues and dynamics women face that are specific to the particular economic activity;
- The role of gender norms and constraints;
- The differential impacts of siege, economic blockade and military violence on these strategies.

A final chapter looks at the overarching dimension of women's access to assets as a critical means to broaden their capacities and rights, as well as to ensure their long-term economic security.

Chapter 2

METHODOLOGY

The study is based on a multi-stage methodology combining analysis of existing statistical data, followed by stages of qualitative field research comprised of focus groups and in-depth interviews. It involved the following data sources:

1. An extensive analysis of Palestinian Central Bureau of Statistics (PCBS) data sets relevant to understanding women's economic activity in the Gaza Strip;
2. A review of existing research on gender as it relates to economic livelihoods and various aspects of the prolonged humanitarian crisis in Gaza;
3. Focus group research with women across different communities and engaged in different livelihood strategies in the Gaza Strip;
4. In-depth interviews with women whose experiences highlighted some of the issues that were uncovered during the research.

Stage 1
In depth analyses of PCBS data sets (in particular labour force surveys between 2000 and 2011) were undertaken in the first stage of research to uncover the general patterning of women's labour force engagement, both in relation to sectors where they are concentrated, as well as their regional distribution within the Gaza Strip. The findings of the data review were used to produce the main sample strategy for focus group research, as well as to outline the main sectors and many of the issues to be covered by the report.

Stage 2
Desk reviews of existing studies and assessments were used to develop a better understanding of the context and potential issues and constraints that women and their communities were facing on the ground in Gaza. In addition, they raised concrete issues and circumstances that needed to be addressed, but that were not accounted for in PCBS's standard macro-level data. The desk review findings were used to better target relevant communities for focus groups, and also sharpened the focus of questions to be raised among different categories of women.

Stage 3
The 17 focus groups conducted for this study were organized in two rounds. The first round followed the initial, overall design generated from stages one and two of the project. This was supplemented by a second, smaller round of focus groups, organized to capture new questions and issues that had either arisen in the first round or that were not adequately covered in the first round of discussions.

Stage 4
A final stage of in-depth interviews was conducted with individuals primarily selected from within the focus groups, chosen because their experiences particularly highlighted some of the main thematic issues raised in the discussions. A total of 14 in-depth interviews were conducted for the study.

Table 2.1: Focus Groups

First Round

Category	Communities	Total Groups	Total Women
Public Sector Employment			
2 groups of unemployed female university graduates attempting to find public sector employment	Gaza City, Khan Yunis	3	23
1 group of employed women in the public sector	Maghazi		
Agriculture			
2 groups of women in agricultural communities affected by Israeli military buffer zone	Khuza'a (near Khan Yunis), Beit Hanoun (in North Gaza)	5	43
2 groups of women in agricultural communities not affected by the buffer zone	Deir al-Balah, Rafah		
1 group of women engaged in household gardening projects	Beit Hanoun		
Self-Employment/Informal Sector			
2 groups of women currently receiving micro-credit or who had received micro-credit in the past	Gaza City, Beit Lahiya	4	18
2 groups of women doing small income-generating projects without micro-credit	Khan Yunis, the Middle Camps (comprising the Jabalia, Maghazi, Bureij and Nuseirat refugee camps)		
War Widows			
1 group of war widows from "Operation Cast Lead" and their rights to assets	Gaza City	1	7
	Total	**13**	**91**

Second Round

Category	Communities	Total Groups	Total Participants
1 group of women engaged in export-oriented agriculture	Beit Lahiya	1	9 Women
1 group of male unemployed university graduates	Rafah	1	7 Men
2 groups of wives of unemployed male breadwinners who were not economically active themselves	Jabalia, Bureij camp	2	15 Women
	Total	4	24 Women and 7 Men

Research Constraints

As is always the case with research involving focus groups, some discussion outcomes were richer than others, while sometimes participants were poorly targeted and their experiences not relevant to the theme under discussion. However, this occurred in only two cases: the Rafah focus group on agriculture, in which the bulk of participants were not relevant to the theme, and the Beit Hanoun focus group on home gardening projects, which provided only superficial information and was discounted from the final study. One other potential problem is that for practical purposes in locating focus group participants in the field, the study often depended on networks of local community-based and other organizations, which may give a false impression that many more women are networked into such organizations in Gaza than is actually the case.

Chapter 3

THE HUMANITARIAN CONTEXT

3.1.Gaza: A Decade-Long Timeline of Crisis

"Prolonged", "comprehensive", "grave" and "protracted" are just some of the words used to describe the humanitarian crisis that has dominated the lives and immiserated the livelihoods of Gaza's 1.4 million inhabitants for more than a decade. The causes of this crisis are completely man-made and rooted in a series of critical political failures. First and foremost has been the failure to find a resolution to Israel's nearly five-decade long occupation of the West Bank and Gaza Strip that has enabled the advancement of its crippling policies towards the population under its control to continue virtually unimpeded. International duty bearers have repeatedly failed to protect the rights and wellbeing of the occupied population, which has amounted to a failure of epic proportions for Gaza's civilian population over the last decade. And finally, these more powerful failures have been exacerbated by those of Palestinian political actors, who have failed to act judiciously in the interests of their people at one of the most vulnerable periods in their nation's history. The outcome has been that, in less than a decade, Gaza's population has struggled to survive four phases of cumulatively devastating economic and military crises.

2000: The Second Intifada[2], Internal and External Siege

Between 2000 and 2005 Gaza's population struggled to survive under tight Israeli military and economic blockade (referred to as "closure" by the Government of Israel) imposed by Israel in response to the outbreak of the second Palestinian uprising. Ongoing blockade was punctuated by phases of direct Israeli military bombardment and geographically limited ground invasions that targeted different communities over time. Simultaneously, a crushing mobility regime made movement in and out of Gaza impossible for the majority of its inhabitants. On top of this, internal Israeli Defense Forces (IDF) checkpoints split Gaza along a north-south axis into three different cantons, adding another layer of destructive and sometimes lethal obstacles to Gazan's daily lives.

2005: "Disengagement", Israel unilaterally withdraws its settlers and military from within the Gaza Strip

Following Israel's unilateral withdrawal of its illegal settlers and settlements from inside the Gaza Strip in 2005 (the "Gaza disengagement"), there were high hopes that Gazans would finally have a chance to start rebuilding the foundations of normal life. However, these hopes were short-lived. While Gazans gained access to an additional 30% of Gaza's land area following the evacuation of illegally built Israeli settlements, over the course of the same year Israel extended its military buffer zone into an almost equivalent land area along Gaza's northern, eastern and southern internal borders, cutting off access to areas encompassing a significant portion of the territory's prime agricultural land. Moreover, the external siege on people and goods remained firmly in place, with only temporary relief provided by the actualization of border crossing agreements at Rafah on Egypt's border.

2006-2007: The Fatah-Hamas Split, Internal Political Violence

Just a few months after the "Disengagement", Gaza was plunged into a long period of violent internal political conflict following the outcome of the Palestinian Legislative Council (PLC) elections in January 2006. In these elections Hamas won a democratic majority and initially attempted to govern. However, Israel reacted by imprisoning all Hamas PLC members in the West Bank, while the international community imposed severe economic sanctions on the Palestinian Authority (PA). These sanctions were subsequently revised so as to only exclude Hamas from accessing international aid. Internal and external pressures on both Fatah and Hamas led a situation of dual powers in Gaza that was marked by armed violence and the breakdown of internal security that lasted for almost 18 months.

Attempts to resolve the conflict through the creation of a national unity government in March 2007 ultimately failed and in July 2007, Hamas violently ousted the remaining Fatah security forces in Gaza and took full control of the reigns of government in the Gaza Strip. During that same summer of 2007, Israeli military operations in Gaza reached unprecedented levels, with multiple large-scale attacks. The *de facto* authorities in the Gaza Strip and other armed groups also stepped up their military actions, firing hundreds of homemade missiles into Israeli territory. During this time period, the former captured an Israeli soldier, Gilad Shalit, and has continued to hold him hostage, pending a negotiated release of Palestinian political prisoners held in Israeli jails.

2007: Hamas Takeover and the Blockade of Gaza

Following the Hamas takeover in July 2007, Israel imposed a devastating economic blockade on Gaza that went far beyond its previous policy of "closure" (or siege). Under the new blockade only a bare minimum of Israeli-

2 The term "Intifada" means "uprising" or "shaking off" in Arabic and commonly refers to the Palestinian uprisings against Israeli occupation, the first of which began in 1987 and the second in 2000.

designated "humanitarian" items were allowed to enter the Gaza Strip, excluding many basic medical supplies as well as educational tools such as pencils. Except for basic foodstuffs, almost all of the materials necessary for the infrastructure of daily life were blocked from entering the Strip. Israel also ground to a halt the small trickle of Gaza's remaining exports that had managed to survive the last decade of economic collapse. While Israel had virtually stopped granting travel permits for those seeking to study outside of Gaza since 2000, under the new blockade, even permits for life-saving medical treatment were now routinely denied.

2008- 2009: 23-day Israeli military operation, "Operation Cast Lead"

In December 2008, Israel carried out its most comprehensive and devastating military operation on the Gaza Strip in what it called "Operation Cast Lead". For three weeks, the civilian population of Gaza struggled to survive under constant aerial bombardment and in the face of deadly military ground invasions that made no distinction between civilian areas and military fronts. With all borders sealed and a total absence of bomb shelters in the Gaza Strip, the military operation led to massive and repeated population displacement, as families desperately tried to find safe haven within Gaza itself. Almost 1,400 people were killed in "Operation Cast Lead", including 110 women and 98 girls, while more than 5,000 Gazans sustained injuries that will mark the rest of their lives.[3] The United Nations Human Right's Council's Fact Finding Mission on the Gaza Conflict, known as the Goldstone Report, concluded that many of Israel's actions during "Operation Cast Lead" involved a disproportionate use of force and constituted war crimes and possibly crimes against humanity. In particular, the report cited the targeting of civilians, wanton destruction of civilian infrastructure, including food storage and sewage facilities, the use of human shields, as well as the use of white phosphorous in densely populated civilian areas.[4] The Mission also accused Hamas of war crimes and possibly crimes against humanity in its use of indiscriminate missile attacks on Israeli civilian areas. Along with loss of life, "Operation Cast Lead" caused large-scale destruction to homes, business and agricultural infrastructure. In its aftermath, Israel further extended its military buffer zone, rendering more than 35% of Gaza's agricultural land area inaccessible to its inhabitants.

3.2. Humanitarian Impacts of a Multi-Layered and Cumulative Crisis

Each one of the main phases of Gaza's crisis (the Israeli siege; international sanctions and internal violence; the Israeli blockade; and the full scale "Operation Cast Lead" had its own destructive impacts on Gaza's population. However, it is the accumulation of their combined impacts in less than a decade that has led to the catastrophic circumstances now faced by the majority of Gazan households.

First Stage Impacts: 2000 – 2005

With the imposition of external siege (or "closure") between 2000 and 2005, almost 30,000 Gaza workers lost jobs in Israel and in Israeli settlements (before Israeli's "disengagement" 2,000 Gazans had worked in Israeli settlements in the Gaza Strip). The combined impacts of external and internal siege caused a rise in unemployment rates from the 20% pre-Intifada levels to 30% of the labour force by 2005. If "discouraged workers" are also considered, then unemployment actually rose from 27% to 38% of Gaza's labour force over these first five years.[5] The effects on household income were dramatic. Gaza's per capita gross domestic product (GDP) dropped by a third, from approximately USD $1,167 in 2000 to only $862 in 2006.[6] During the same period, monthly household income dropped by almost half, from USD $415 to $220, while the percent of Gaza households living in deep poverty rose from 22% to 35%. Simultaneously compounding the effects of siege were the impacts caused by Israeli military actions.[7] By 2005, 15% of Gaza's agricultural land had been "levelled" and more than 2,370 housing units had been destroyed by the Israeli military, leaving nearly 23,000 Gazans homeless). The effects of military violence and siege were also apparent in the health sector, as Gaza experienced a 15% climb in mortality rates during this period.

Second and Third Stage Impacts: The Gaza Blockade

Already struggling under the impact of five years of Israeli military siege and destruction, which was

3 OCHA, *OCHA oPt Special Focus: Locked in - The Humanitarian Impact of Two Years of Blockade on the Gaza Strip.* August 2009: 12.
4 United Nations, *UN Fact Finding Mission on the Gaza Conflict* (2009): 887.
5 World Bank, *West Bank and Gaza Update*. November 2005.
6 IMF, *Macro Economic and Fiscal Framework for West Bank and Gaza*. Third Review of Progress, 25 February 2009.
7 PCHR, *Poverty in the Gaza Strip*. May 2006.

exacerbated by the internal political and security chaos of 2005 to 2007, Gaza households were ill prepared to cope with another layer of crisis when they were struck their most severe blow: Israel's imposition of a comprehensive economic blockade on the Gaza Strip in July 2007. Unprecedented in its severity, within one year the blockade had led to another 12% rise in unemployment, which continued rising to 42% in 2008.[8]

Israel's ban on the export of goods from Gaza as well as the entry of raw materials into the Strip resulted in a direct loss of 120,00 jobs in the private sector and in a partial to total livelihood loss for five to ten thousand farmers.[9] Average daily wages in the Strip dropped from an already low of 53 NIS to 41 NIS per day. Bank credit fell by 57% as Israel imposed a ban on the entry of cash. Poverty rates soared, with 52% of households now falling below the poverty line and the numbers of those in deep poverty tripling from 100,000 to 300,000.[10]

The negative synergies propelled by the blockade led to a growth in food prices concurrent with a growth in food insecurity. Between 2007 and 2009, food prices climbed by 33% while the number of food insecure households rose to 56% of all Gaza households.[11] Eighty percent of the population became dependent on some form of humanitarian aid, and for a third of them, food aid became critical in meeting their basic nutritional needs.[12]

Fourth Stage Impacts: "Operation Cast Lead"

Israel's large-scale military operation in December 2008-January 2009 exacted another round of devastating costs on Gaza's population. The loss of life over the course of the 23-day military operation was greater than the sum total of Palestinian casualties during the six years of the first Palestinian Intifada. Nearly 5,000 families were made to face a future in which one of their members would be permanently disabled by injuries incurred during Israel's military aggression. "Operation Cast Lead" caused massive destruction to public and private infrastructure. Thirty percent of all educational institutions, 58% of primary healthcare facilities and 38% of tertiary health facilities were partially or totally damaged. More than 700 businesses were damaged, with almost one third of them rendered completely inoperable. More than 4,000 homes were completely destroyed, along with 16% of Gaza's agricultural land, including costly agricultural infrastructure. Another 11,500 homes suffered partial destruction. Along with this, critical electricity networks, water storage facilities, wells, sewage plants, road networks and bridges were also destroyed.[13]

After "Operation Cast Lead" only 25 out of Gaza's 2,400 manufacturers remained functioning. They were able to absorb less than 2,000 of the more than 35,000 workers who had previously been employed in the sector prior to 2001. In agriculture, another 29% of workers lost their jobs and, with the destruction from "Operation Cast Lead" added to the amount of land made off-limits by Israel's "security zones", more than 46% of Gaza's agricultural land was inaccessible to use. Around 100,000 people were made homeless, many of them becoming refugees for the second time.[14]

In even the best of circumstances, the challenges of post-war reconstruction in Gaza would have been tremendous. With Israel's blockade on the entry of goods still in full force, the challenge to reconstruct Gaza's devastated infrastructure and livelihoods remains an impossible task.

8 OCHA, Locked In; and PCHR, *The Illegal Closure of the Gaza Strip; Collective Punishment of the Civilian Population*. December 2010.
9 OCHA, Locked in.
10 IMF, Macro Economic and Fiscal Framework; and OCHA, *Farming without Land, Fishing without Water: Gaza Agriculture Sector Struggles to Survive.* May 2010.
11 PCHR, *Price Increases in the Gaza Strip: A Report on the Impact of the Price Increases on the Economic and Social Rights of the Civilian Population of the Gaza Strip.* June 2008.
12 OCHA, Locked in.
13 EuropeAid/EUNIDA (European Network of Implementing Development Agencies), *Final Report: Damage Assessment and Needs Identification in the Gaza Strip*. Produced for the European Commission, March 2009.
14 FAO, *Farming without Land, Fishing without Water: Gaza Agriculture Sector Struggles to Survive*. May 2010; and OCHA/WFP, *Between the Fence and a Hard Place: The Humanitarian Impact of Israeli Imposed Restrictions on Access to Land and Sea in the Gaza Strip*. August 2010.

Chapter 4

THE LEGAL FRAMEWORK OF ECONOMIC RIGHTS IN THE GAZA STRIP

4.1. Obligations from Israel's side

International Humanitarian Law

Although Israel evacuated its troops and dismantled its illegally built settlements from inside the Gaza Strip in 2005, the international community (including, *inter alia*, the UN Security Council[15], the UN General Assembly[16], the UN Special Rapporteur on the occupied Palestinian territory (oPt)[17], the UN Human Rights Council (UNHRC)[18] and the International Committee of the Red Cross (ICRC)[19] continues to regard Israel as the occupying power in its relationship to the Gaza Strip. This is because the rules of international humanitarian law relevant to occupied territories are applicable whenever a territory is under the "effective control" of hostile foreign armed forces.

The application of the "law of occupation" does not require the occupying power to have actual authority.[20] As such, Israel is still bound to meet its obligations under the Fourth Geneva Convention with regard to the civilian population of Gaza.[21] Although the State of Israel continues to dispute the status of its occupation of the West Bank and Gaza, and did not ratify the 1977 Additional Protocols to the Geneva Conventions,many of the rules embodied in these treaties now constitute customary law, which each state or armed group is obliged to obey, especially with regard to the protection of civilians and method of combat.[22] Furthermore, rules contained in Article 3 common to the Fourth Geneva Convention, regarded as customary international law, are the baseline rules applicable to all conflicts.[23] As the Gaza Strip is considered to be under occupation, the conflict is of an international character according to common Article 2 of the Geneva Conventions.

International Human Rights Law

Israel is also party to the following conventions: The International Covenant on Civil and Political Rights (ICCPR), the International Covenant on Economic Social and Cultural Rights (ICESCR), the International Convention on the Elimination of all Forms of Discrimination against Women (CEDAW), the International Convention on the Elimination of All Forms of Racial Discrimination (ICERD), the Convention against Torture (CAT), the Convention on the Rights of the Child (CRC) and the Optional Protocol on the Involvement of Children in Armed Conflicts. According to the principles of international law, States are obliged to respect international human rights conventions extraterritorially, such as when a State acts against a population or territory outside of its own borders, but which is under its effective control. In its Advisory Opinion on the Legal Consequences of the Construction of a Wall in the oPt, the International Court of Justice (ICJ) considered that "the protection offered by the human rights conventions does not cease in case of armed conflict, save through the effect of provisions for derogation of any kind to be found in Article 4 of the International Covenant on Civil and Political Rights".

As such, Israel is bound by the ICESCR as well as the other international human rights conventions it has ratified in relation to its activities and policies within and towards the population of the West Bank and Gaza Strip. At the same time, distinction exists between situations in which the occupied population is directly under Israeli control and those where a minimum level of control has been transferred to a local authority, such as to the PA in Gaza following the Oslo Accords and the Declaration of Principles on Interim Self-Government Arrangements of 1993. For areas clearly under the full effective control of the State of Israel, such as the air space, and Gaza's external borders, Israel is duty-bound to ensure that Gazans can enjoy all their rights as embodied in the ICESCR. In areas where a limited level of authority has been transferred to the local authorities, the ICJ in its Advisory Opinion of 2004 stated that: " […] In the case of the International Covenant on Economic, Social and Cultural Rights, Israel is also under an obligation not to raise any obstacle to the exercise of such rights in those fields where competence has been transferred

15 S/RES/1860 of 8 January 2009.
16 A/RES/64//92 and A/RES/64/94 of 19 January 2010.
17 A/HRC/7/17 page 2 and the 2010 report in A/HRC/13/53/Rev.1, Para 1.
18 Human Rights Council Resolution S-9/1.
19 ICRC, *Gaza Closure: Not Another Year*, News Release 10/103, 14 June 2010.
20 ICRC, *Occupation and International Humanitarian Law: Questions and Answers.* 4 August 2004. Available at: www.icrc.org/eng/resources/documents/misc/634kfc.htm.
21 Furthermore it was recognized by the Trial Chamber of the ICTY that "[…] the application of the law of occupation as it effects 'individuals' as civilians protected under the Fourth Geneva Convention does not require that the occupying power have actual authority. (*Prosecutor v. Naletilic,* case No. IT-98-34-T, decision of 31 March 2003, para. 219-222.) Also see: *Prosecutor v. Naletilic,* case No. IT-98-34-T, decision of 31 March 2003, para. 219-222.
22 Protocol Additional to the Geneva Conventions of 12 August 1949, and relating to the Protection of Victims of International Armed Conflicts (Protocol I), 8 June 1977 [Israel is also not party to the Protocol Additional to the Geneva Conventions of 12 August 1949, relating to the Protection of Victims of Non-international Armed Conflicts, 8 June 1977].
23 Military and Paramilitary Activities in and against Nicaragua (Nicaragua v. United States of America), Merits, Judgment, I.C.J. Reports 1986: 14.

to Palestinian authorities. […]".[24] Both Israel's long-term siege on the Gaza Strip, as well its blockade since 2007, constitute clear violations of its responsibilities in relation to the ICESCR, given that these policies prevent Gaza's population from enjoying its most basic economic, social and cultural rights as embodied in the Covenant.

4.2. Obligations from the Local Authorities' side

The domestic legal system in the oPt is very complex, comprising a body of laws and decrees that include Ottoman, British, Jordanian (in the West Bank), Egyptian (in the Gaza Strip) and Israeli laws from previous centuries, as well as legislation subsequently introduced by Palestinian Authority presidential decrees and laws passed by the Palestinian Legislative Council.[25] The situation has been further exacerbated by a restructuring of the judiciary in Gaza under the Strip *de facto* authorities, in violation of Palestinian laws.[26] Some Palestinian legislation clearly stipulates equal (economic) rights for women and men, while other legislation explicitly discriminates against women's economic rights.

The relevant legal framework in the Gaza Strip with regard to economic rights is outlined in ***The Palestinian Basic Law*** that was supposed to function as a temporary constitution for the Palestinian Authority until the establishment of an independent Palestinian State. Several articles of the Basic Law prohibit discrimination based upon race, sex etc. (Article 9). Article 25 ensures the right to work and that work relations are organized in a manner that guarantees justice to all, welfare, security, health and social benefits***. The Palestinian Labour Law No.7*** *of 2000* replaces the 1964 Egyptian Labour Law in the Gaza Strip. Article 2 of this Palestinian Labour Law states that "Work is a right for every citizen who is capable thereof and the PA should ensure its provision on the basis of equal opportunity and without any kind of discrimination whatsoever." Section No. 7 of the Labour Law is dedicated especially to women and prohibits, *inter alia,* gender-based discrimination. It also makes adjustments to several provisions in order to assist women before and after pregnancy.

Also relevant is the ***Palestinian Investment Promotion Law (No.1 for 1998***). This law guarantees a five year exemption from income tax to any enterprise that Invests between one hundred thousand and one million dollars (USD) in the oPt economy. Given that women entrepreneurs usually have extremely small-scale businesses, the Investment Promotion Law is clearly gender blind, if not discriminatory. Palestinian economic experts are currently asking that the Palestinian Investment Promotion Law be amended in order to promote equal economic rights for women and men.

Although both the Basic Law and the Labour Law of 2000 establish a clear framework of obligations regarding gender equality and women's economic rights, the actual realities for women are quite different. This is because many of women's economic rights are enshrined in Personal Status Law (prevailing Islamic Family Law), which encompass nearly all legal areas that most acutely affect women. These legal areas include marriage, divorce, child custody, maintenance and inheritance. The prevailing Personal Status Law in Gaza will be dealt with in depth in the final chapter of this report. While this Personal Status Law provides women with greater economic rights and protections than they are afforded in customary practice in Gaza, it still falls far short of ensuring them a level of rights equal to those accruing to men.

Finally, in terms of the obligations of the *de facto* authorities in the Gaza Strip to respect and implement domestic law related to economic rights, their implementation of such laws also depends on the level of effective control and authority that they are able to exercise. As such, while the *de facto* authorities have clear obligations to implement such laws, Israel has the duty not to create obstacles that undermine the *de facto* authorities' efforts as the *de facto* authorities to comply with its duties. Especially within the context of an occupation like that occurring in Gaza, these two forms of responsibilities must be taken into account before establishing any state or government's obligations.

24 ICJ: Legal Consequences of the Construction of a Wall in the Occupied Palestinian Territory (Request for advisory opinion) Summary of the Advisory Opinion of 9 July 2004: 9.
25 Amnesty International, Occupied Palestinian Territories Torn Apart by Factional Strife (2007). Available at: www.amnesty.org/en/library/asset/MDE21/020/2007/en/dom-MDE210202007en.html.
26 Human Rights Council, Human Rights in Palestine and Other Occupied Arab Territories. Report of the United Nations Fact-Finding Mission on the Gaza Conflict, 25 September 2009: 59. Available at: www2.ohchr.org/english/bodies/hrcouncil/docs/12session/A-HRC-12-48.pdf.

Chapter 5

GENDER, EMPLOYMENT AND UNEMPLOYMENT IN GAZA: A STATISTICAL OVERVIEW

5.1. Background

From the time they were first measured in the early 1990s, women's labour force participation (LFP) rates in the oPt have never exceeded 15% (among the lowest LPF rates for women globally). Moreover, Gaza women's LFP has always been much lower than their West Bank counterparts, registering as low as 3% in 1995. The reasons for this are rooted, on the one hand, in the oPt's labour market structures and the repeated shocks they have faced, and on the other hand, in the limitations of standard surveys in capturing the types of informal and own-account activities into which women have often been marginalized.

The structural containment of the West Bank and Gaza Strip economies by Israel, including policies limiting the development of an independent economic base for more than 40 years, has resulted in labour and other markets deeply dependent on access to the Israeli economy. Gaza's dependence has been extremely high given the combination of its very low productive, capital and resource base at the outset of the occupation and its high population density. The economic results of these circumstances could be seen prior to the onset of Israeli "closure" policies in the early 1990s, when as much as 70% of Gaza's labour force was dependent on Israel's labour markets for their livelihoods.[27] In this context, women in Gaza have always been at a severe labour market disadvantage. Given the limited development allowed of Gaza's economic infrastructure, few opportunities existed for the labour force as a whole, and thus even less so for women. At the same time, the majority of jobs available to Gazans within Israel were in male-dominated sectors such as construction and industry.

The economic shocks of the mid-1990s that began with the advent of Israel's "closure" policy only worsened women's labour market disadvantage. When tens of thousands of Gaza's male workers lost their jobs in Israel, the response of the newly created PA (with the support of international donors) was to prioritize absorbing them into the newly created Palestinian public sector, as few other avenues for the creation of new employment opportunities existed given Israel's continued macro-level control of Gaza's economy. Thus, although by 1997 the PA had created 65,000 new public sector jobs in the West Bank and Gaza Strip, the majority of them were in policing and the security forces, offering very few opportunities for women.[28] As demonstrated in the following analysis, women in Gaza have consistently had the highest level of unemployment of any group across

the oPt, suggesting the degree to which their lack of employment opportunities is both structural, as well as exacerbated by Gaza's protracted economic crisis.

Although the following statistical overview of women's labour force participation does provide a larger picture of where and under what circumstances women are employed in Gaza, as well as how the last decade of crisis has shaped their employment, it ultimately offers an incomplete picture. As can be seen in subsequent chapters, the range and variety of women's economic activity in Gaza, particularly in self-employment strategies, barely begins to be captured by the standard framework of formal labour force surveys.

27 Sara Roy, "De-development Revisited: Palestinian Economy and Society since Oslo." *Journal of Palestine Studies* 28, no. 3 (1999): 64.
28 Ibid., 69.

Table 5.1: Male and Female Labour Force Participation (LFP) in the Gaza Strip, 2000-2009

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Males in the LFP	70	67	65	68	67	68	68	68	69	62.5
Females in the LFP	10.6	7	6.5	9	9	9	8	11	11.7	12.2
Male Unemployment	15	27	34	27	28	24	24	22	27	37.3
Female Unemployment	19	24	28	27	32	35	32	30	42.8	45.8

Source: PCBS Labour Force Survey, 2000-2009

5.2. Employment and Unemployment Patterns in Gaza Since 2000

While the overall percentage of men in the Gaza labour force declined between 2000 and 2009, the percentage of women slightly increased during the same period. Over this decade, male labour force participation rates in the Gaza Strip never returned to their pre-Intifada level of 70% in 2000. In contrast, by 2007 female labour force participation rates, though still extremely low in comparison to male rates, had outstripped their pre-Intifada level of 10.6% in 2001 and continued to climb, reaching 12.2% of all working age women in the Strip by 2009.

For both men and women in Gaza, the first two years of the second Intifada (2001-2002) marked the greatest drop in labour force participation, falling approximately 5% for both. However, given that the number of women in the labour force was so small to begin with, a drop of 5% was perhaps more significant. Among men, LFP rates stabilized between 2003 and 2008 at about 68% of working age males, with the only dramatic fluctuation caused by "Operation Cast Lead", after which male LFP rates dropped almost 7% in 2009. The pattern among women was different. While female LFP rates were somewhat stable between 2003 and 2005, they dropped by 1% in 2006 during the period of internal violence between Hamas and Fatah. In the following year, however, despite the onset of the Gaza blockade, their LFP rates rebounded and continued to slightly rise, seemingly unaffected by "Operation Cast Lead".

To be defined as a "labour force participant", an individual must either be employed or actively seeking work, with the latter category representing the unemployed. Although women's overall LFP rates in Gaza rose during the period under review in this study, a significant portion of these women were actually unemployed. In fact, female unemployment was consistently higher than male unemployment in all but two years of the decade, with only 2001-2002 representing the years in which male unemployment outstripped that of females. Whereas in 2000, 20% of females in Gaza's labour force were unemployed, by 2009 almost 46% of them were.

Male unemployment more than doubled in the first three years of the second Intifada, from 15% in 2000 to 34% in 2003. Women's pre-Intifada level of unemployment was higher than that of males at 19% compared to 15%, and over the first three years of the Intifada their unemployment level grew by approximately one third, to 28% of female labour force participants. In 2003, male and female unemployment in Gaza was equal for the first time on record, at 27%. Thereafter, however, they again diverged. Between 2004 and 2007, male unemployment steadily declined

from 28% to 22%, only to rise again by 5% in 2008 following the onset of the blockade and by another 10% in 2009 following Israel's "Operation Cast Lead," after which it reached its highest level over the course of the decade at 37.3%. Women's unemployment levels were much more erratic, climbing between 2004 and 2005, declining between 2006 and 2007 during the period of internal violence, spiking at almost 13% in 2008 following the onset of the blockade, and rising another 3% following "Operation Cast Lead" to reach 45.8% in 2009.

Clearly there is near - permanent structural unemployment for both men and women in the Gaza Strip, but it is also clearly gender patterned. This can be explained by the differing labour force characteristics of Gaza's male and female unemployed. The majority of unemployed men in Gaza have lost previous jobs, while the majority of unemployed women are those entering the labour market for the first time. As such, male unemployment rates spike when there are major economic shocks such as the onset of "closure" or military operations, during which large numbers of employed men suddenly lose their jobs. Such was the case at the outset of the Intifada with loss of male employment in Israel, as well as the case following Israel's "Operation Cast Lead." Female unemployment rates, however, act quite differently and are primarily an outcome of large numbers of women trying to enter the Gaza labour market for the first time. As such, female unemployment has tended to grow more steadily rather than in shock-driven spikes, as incrementally more women every year try to enter tight labour markets that cannot absorb them. The only exception is after the onset of the blockade when, in 2008, women's unemployment levels experienced a spike, similar to men's rising almost 13%, possibly as more women sought employment in order to compensate for the blockade's effects in decelerating incomes.

As the table below shows, over the decade approximately two thirds of unemployed women were first time labour market entrants. In comparison, the vast majority of unemployed men had been previously employed. At the outset of the Intifada this pattern was at its most stark, with 93% of unemployed males having lost previous work. However, by 2009 almost 28% of unemployed males had also never been previously employed. This difference can also be seen in the varying age profiles of the male and female unemployed.

Until 2008, the average age of unemployed women was always five years lower than their male counterparts, at approximately 27 years of age for women versus 32 for men. Only in 2008, when women's unemployment spiked in response to the onset of the blockade, did the age profile of unemployed females experience significant change, spiking as well and suggesting a sudden entry of older married women into the labour market in response to the crisis.

Table 5.2: Percentage of Female and Male Unemployed That Have Ever Worked in the Past in the Gaza Strip, 2002, 2007, 2009

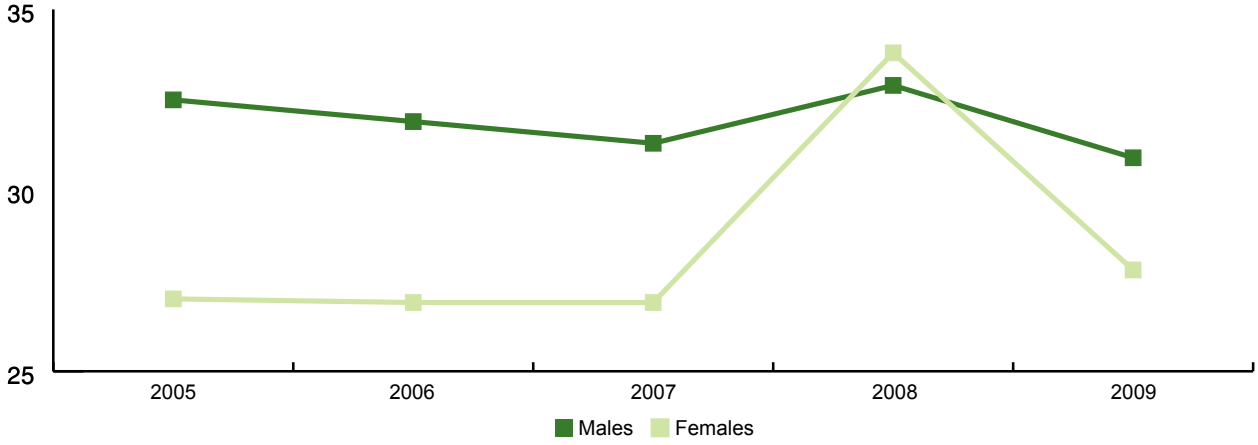
	2002		2007		2009	
	Male	**Female**	**Male**	**Female**	**Male**	**Female**
Ever worked	93.3	35.6	82.6	38.3	72.2	34.5
Never worked	6.7	64.4	17.4	61.7	27.8	65.5

Source: PCBS Labour Force Surveys, 2002, 2007, 2009

Table 5.3: Mean Age of Unemployed Females versus Males in the Gaza Strip, 2005- 2009

Year	Female	Male
2005	27.0	32.5
2006	26.9	31.9
2007	26.9	31.3
2008	33.8	32.9
2009	27.8	30.9

Source: PCBS Labour Force Surveys, 2005-2009



In addition, the educational profile of unemployed women tends to be much higher than that of unemployed men, with twice as many unemployed females as males over the decade having had post-secondary levels of education.

From 2003 to 2009, female college and university graduates constituted between 43% and 50% of the female unemployed. By comparison in the same years, male college and university graduates made up between 21% and 37% of the male unemployed. However, by the end of the decade, the educational profiles of unemployed males and females started to converge, with a doubling of post-secondary degree holders among the male unemployed between 2007 and 2009.

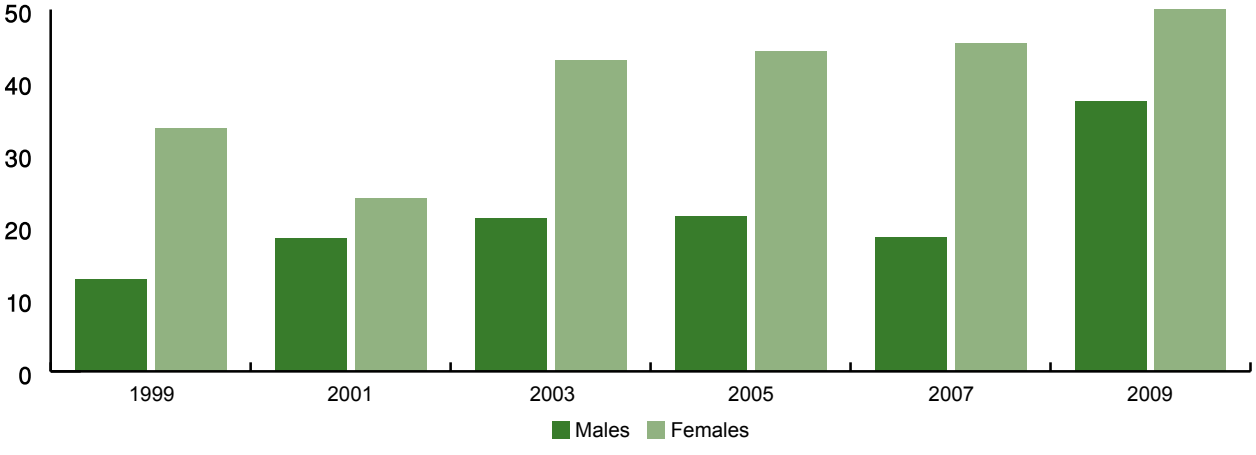
Contrary to expectation, parents in both the West Bank and Gaza Strip have increasingly invested in their children's higher education over the decade. Despite the crisis in household incomes, the rate of women in the Gaza Strip continuing their education beyond the age of 18 (the age at which secondary school ends) almost doubled between 2000 and 2006 (the last available year for data). In 2002, Gazan males had the highest enrolment levels in post-secondary education for either sex in both the West Bank and Gaza Strip, attesting to the fact that the closure of the Israeli labour markets to them over the 1990s had resulted in an earlier onset of investing in male's higher education as a strategy to secure them employment within Gaza. Clearly, there has been a growing perception that accessing secure, relatively well-paid employment by the younger generation in Gaza depends on the attainment of post-secondary education. For young males, higher levels of education do tend to translate into higher levels of employment, but for young women, the outcome tends to be mixed.

While males and females with higher education are strongly represented in Gaza's labour force, a large gender gap exists in terms of their ability to actually attain employment. Over the decade, an average of approximately 42% of females with higher education in Gaza regularly participated in the labour force, but a much smaller percentage of them were actually employed. In 1999, the best year in terms of employment for women with higher education, 46% of female graduates were in the labour force, but only 31% of female graduates were actually employed. Between 2003 and 2009, the employment rate of female graduates plummeted to between 22% and 23%. During these years, the unemployment rate of female graduates was between 43% and 50%. Surprisingly, male graduates were hit hardest in 2001, as their employment rates plummeted a full 40% at the outset of the Intifada. However, when compared to women, on average half of Gaza's male graduates were employed in the following years until 2009, when their employment sunk to 42%.

Table 5.4: Male and Female Unemployment Rates by 13+ Years of Schooling in the Gaza Strip, 1999-2009

	1999	2001	2003	2005	2007	2009
Females	33.6	24	43	44.3	45.3	50
Males	12.8	18.4	21.2	21.4	18.5	37.3

Source: PCBS Labour Force Surveys, 1999, 2001, 2003, 2005, 2007, 2009



Thus, higher education seems to result in greater labour force activity among women, but not necessarily greater levels employment. For men, it results in both. Highly educated males in Gaza are more likely than other educational categories to be in the labour force and, in comparison to women with the same qualifications, they are much more likely to attain employment.

Table 5.5 : Percentage Males and Females of 18+ Enrolled in Higher Education in the Gaza Strip, 2000, 2004, 2006

	2000			2004			2006		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
18+	12.5	7.3	9.9	15.9	11.1	13.5	15.5	12.8	14.1

Source: PCBS Databases of Demographic and Health Surveys, 2000, 2004, 2006.

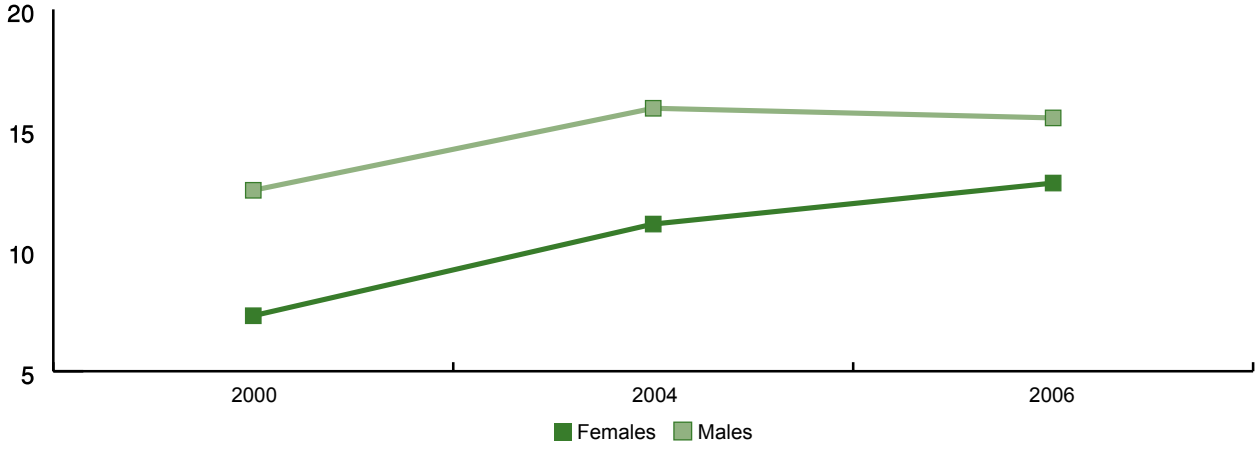
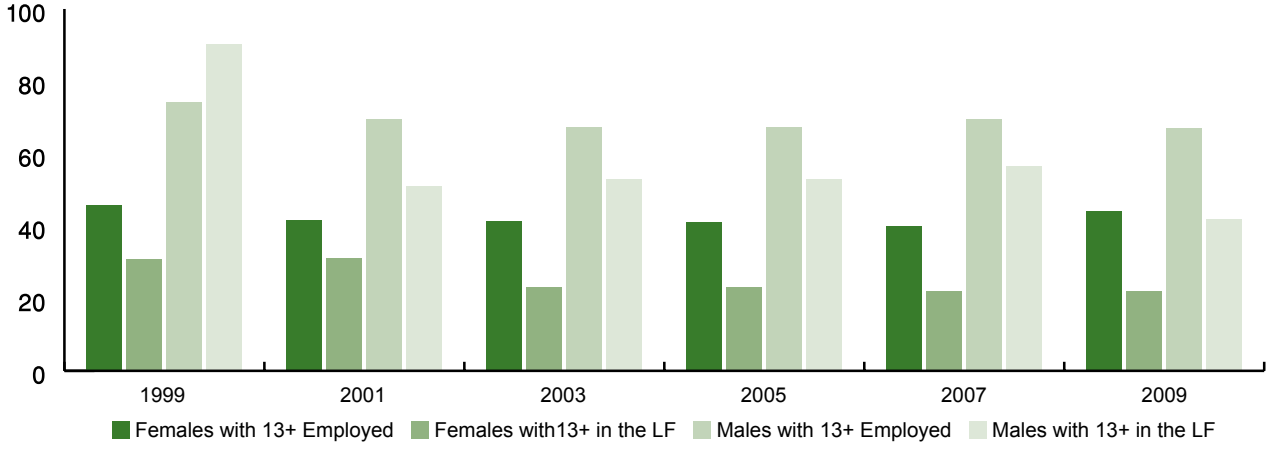


Table 5.6: Males and Females with 13+ Years of Education in the Labour Force (LF) versus Employed in the Gaza Strip, 1999-2009

	1999	2001	2003	2005	2007	2009
Females with 13+in the LF	45.8	41.7	41.3	41.1	40	44.2
Females with 13+ Employed	30.8	31	23	23	22	22
Males with 13+ in the LF	74.3	69.5	67.3	67.7	69.5	67
Males with 13+ Employed	90.3	51	53	53	56.5	42

Source: Calculations from PCBS Labour Force Surveys, 1999 - 2009



5.3. Labour Segmentation and Concentration: Gendered Labour Markets

Highly segmented labour markets continue to mark women's involvement in the formal economy.

For more than a decade, only two economic sectors in the Gaza Strip, services and agriculture, have consistently accounted for more than 80% of women's employment, with the service sector consistently being the number one employer of Gaza women.

The second major sector for women's employment is agriculture. In comparison to services, however, women's agricultural employment levels over the last decade have been much more erratic, doubling between 2001 and 2003, then falling by half between 2003 and 2005, again rising (by 15%) between 2005 and 2007, and again falling by almost half between 2007 and 2009. In Gaza, women's agricultural employment is clearly affected by periods of heightened violence, as the lowest years have been those in which Israeli military or internal violence was most severe: 2001, 2006, 2008 and 2009.

Combined, the manufacturing and commerce sectors accounted for a low of 6% to a high of 20% of women's employment over the decade. However, women's employment levels within these sectors were also erratic. Between 1999 and 2005, manufacturing's share of employed women shrank from 5% to 1% and then rose to a high of 11% post "Operation Cast Lead" in 2009. Employment in commerce was mostly steady, at approximately 5% of employed women, but spiked by 3% in 2001, and in 2009 accounted for 8% of women's employment.

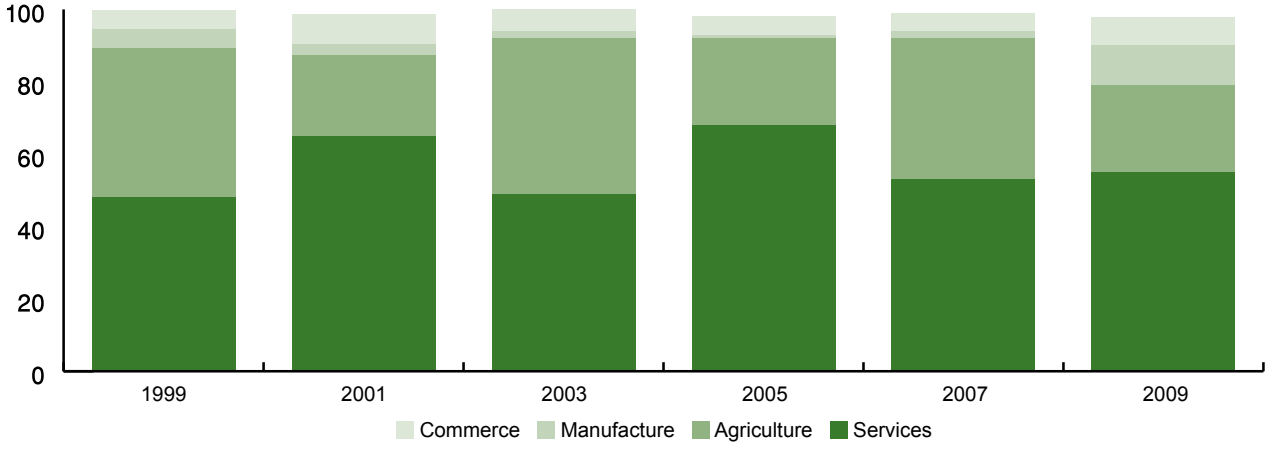
While female employment is largely segregated to only two sectors of the economy, agriculture and services, even within the service sector women are concentrated into a very narrow range of activities. Over the last decade, only three activities account for almost 90% of all women employed in the service sector. In descending order these are education, followed by health and social work, and financial intermediation, accounting for approximately 55%, 18% and 14% of employed women in the service sector, respectively.

Male employment over the decade shows little sign of the same segregation and concentration into a few sectors that characterizes women's employment in Gaza. Male employment is spread across six sectors, versus mainly two for women. Over the last decade, male employment levels have constantly fluctuated across these six sectors, suggesting the way in which macro-economic shocks, rather than gender rigidities, act to shape men's sectoral employment opportunities. Indeed, one

Table 5.7: Female Employment by Sector in the Gaza Strip, 1999-2009

Gaza	1999	2001	2003	2005	2007	2009
Services	48	65	49	68	53	55
Agriculture	41.2	22.3	43	24	39	24
Manufacture	5.3	3	2	1	2	11
Commerce	5.2	8.5	6	5	5	8
Total	**100**	**100**	**100**	**100**	**100**	**100**

Source: PCBS Labour Force Surveys, 1999-2009



of the only similarities between male and female employment by sector can be seen vis-à-vis the service sector, which primarily represents the public sector and has been the number one employer for both sexes over the past decade. In contrast to female employment trends, however, the service sector has clearly acted as a shock absorber for males who have lost work in other areas of the economy.

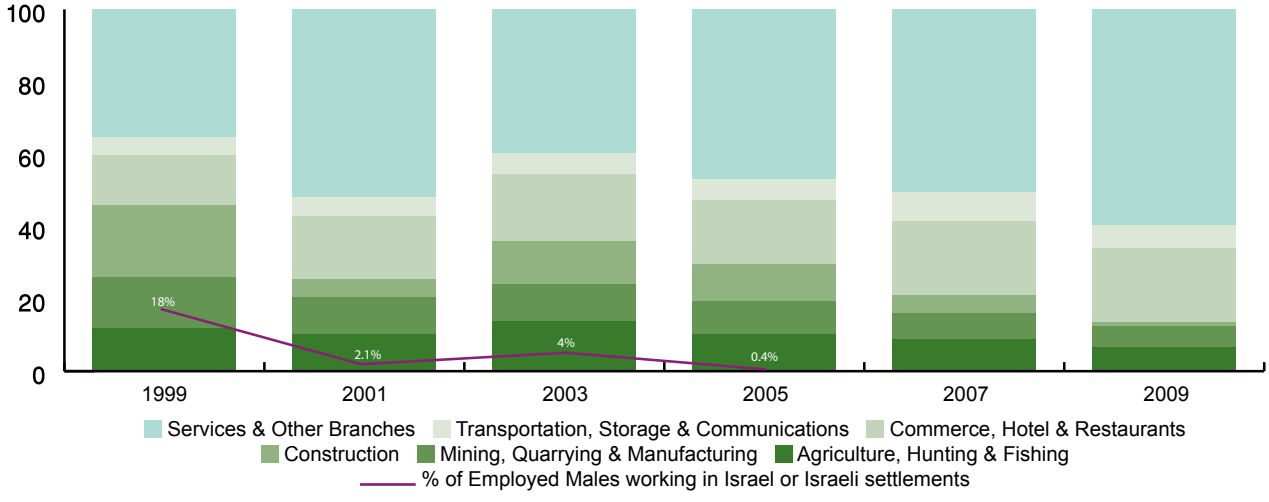
Thus in 1999, when 18% of employed males were working in Israel or Israeli settlements, the service sector only accounted for 35% of employed males (compared to 48% of employed females). By 2001, when 16% of employed males lost work in Israeli labour markets, this was reflected in a 16% growth in male employment in the service sector, bringing it to account for 52% of employed males in Gaza. By 2009, nearly 60% of all employed males were working in services, outstripping the 55% of employed females that the sector had absorbed. This gendered pattern of growth in the service sector is clearly a reflection of government policy in which public sector employment, primarily in the security forces, has increasingly been used to absorb unemployed males over the last decade.

The main crisis periods have also affected the distribution of male employment across other sectors in the Gaza Strip. The initial outbreak of the second Intifada primarily affected employment in construction, since approximately 60% of construction jobs prior to 2000 had been in Israel or illegal Israeli settlements. Employment in this sector declined from 20% to 5% of all male employment between 1999 and 2001. Construction jobs in the Gaza Strip rebounded between 2003 and 2005, but then sank by 50% in 2007 following the onset of sanctions, and finally fell to only 1% of male employment in 2009 following "Operation Cast Lead". Manufacturing was the second most affected sector by the outbreak of the Intifada, with the percentage of male employment in the sector declining from 14% to 10% between 1999 and 2001.

Table 5.8: Male Employment by Sector in the Gaza Strip, 1999-2009

	1999	2001	2003	2005	2007	2009
Agriculture, Hunting & Fishing	11.9	10.1	13.8	10.1	8.7	6.5
Mining, Quarrying & Manufacturing	14.0	10.5	10.2	9.2	7.4	5.9
Construction	20.0	4.9	11.9	10.2	4.9	1.0
Commerce, Hotels & Restaurants	13.6	17.3	18.4	17.8	20.4	20.7
Transportation, Storage & Communication	5.2	5.4	6.0	5.7	8.0	6.3
Services & Other Branches	35.3	51.8	39.7	47.0	50.6	59.6
Total	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**
% of Employed Males working in Israel or Israeli settlements	18%	2.1%	4%	0.4%	-	-

Source: PCBS Labour Force Surveys 1999,2001,2003,2005,2007,2009



It never rebounded to its pre-Intifada levels and by 2009 accounted for less than 7% of employed males, only half of its 1999 level. Agricultural employment for males fluctuated far less than it did among females. By 2003 it had peaked at about 14% of employed males, but then the combined effects of the Gaza disengagement in 2005, the onset of sanctions in 2007 and the impact of "Operation Cast Lead" cut employment in the sector in half again. Thus by 2009 employment in the agricultural sector sank to less than 7% of employed males. Besides the service sector, the only ongoing sectoral growth for employed males in the Gaza Strip has been in commerce, which rose from 14 to 21% between 1999 and 2009. This suggests that self-employment in petty trade and commerce, predominantly in the informal sector, became the main employment strategy for males unable to find employment in other areas of Gaza's economy.

Employment Status

Given that the vast majority of employed women in the formal labour force work in services (predominantly in the public sector), the overwhelming employment status among these women is that of "wage employee", which is relatively the most positive status obtainable in terms of labour protections and rights.

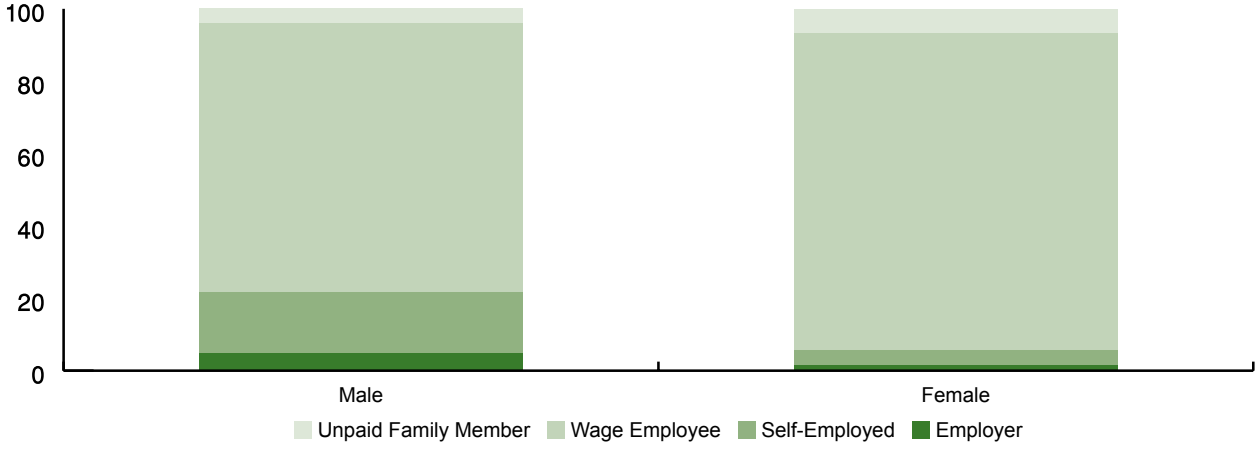
However, a higher proportion of women than men are employed under the most negative extreme of the labour status spectrum, as "unpaid family members". At 7%, this is the second largest employment status among women, compared to being the smallest among men at only 4%. Furthermore, the demographic profile of men and women working as unpaid family members is extremely different. Men working without wages for their family tend to be young, with a mean age of 21.1, and unmarried, with 78% of them reporting to have "never married". Women working under this status, on the other hand, tend to be older, with a mean age of 44.9, and married, with 75% of them reporting that they had "ever married". Clearly, male unpaid family members tend to be dependent young sons, while unpaid females tend to be dependent wives.

Men outpace women in both self-employment as well as being employers, with four times the percent of males as females in both categories. In sum, outside of wage employment, women are at a clear disadvantage in relation to men in the Gaza workforce. They are more likely to work without any compensation, less likely to have assets that enable self-employment, and when they do have assets, they are less able to develop businesses capable of employing others.

Table 5.9: Employment Status of Males versus Females in the Gaza Strip (all sectors), 2009

Employment status	Male	Female
Employer	4.9	1.6
Self-Employed	16.7	4.1
Wage Employee	74.5	87.4
Unpaid Family Member	3.9	6.9
Total	**100%**	**100%**

Source: PCBS Labour Force Survey, 2009



Gendered Wage Gaps

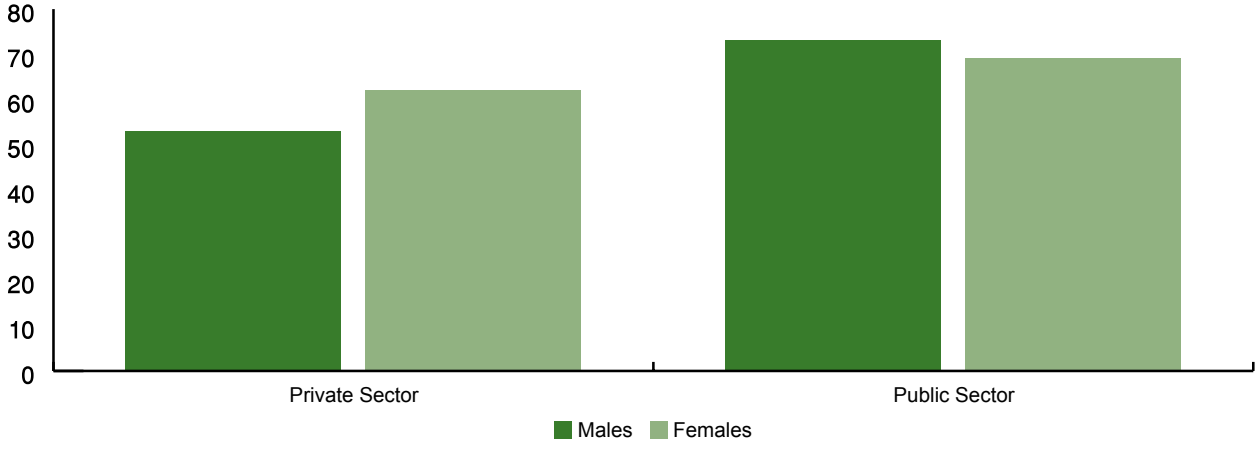
The average wages in the public sector in the Gaza Strip are extremely low for both men and women, though better than those provided by private sector employment.

Male public sector workers make on average the equivalent of USD $21 a day, while female public sector workers make less than USD $20 a day. At a difference of approximately USD $1 a day, the gender gap in wages in the public sector is not extremely high, amounting to an approximate 5% wage gap between the two. Surprisingly, women in private sector employment have much better earning levels than men, at USD $17.70 per day versus USD $15 per day. Indeed for men, there is a USD $5.70 decline in average daily wages between the public and private sector, while for women it is a negligible USD $0.28 difference per day. This is due to the highly differentiated activities that men and women undertake as wage employees in the private sector, with this sector accounting for the large number of men engaged in menial employment as guards and cleaners, versus women working as private school teachers and in local and international non-governmental organizations (NGOs).

Table 5.10: Average Male and Female Daily Wage in NIS in the Gaza Strip by Sector, 2009

Sector	Average Daily Wage (NIS)	
	Males	Females
Public Sector	73.0	69.0
Private Sector	53.0	62.1
Total Average Wage	**62.2**	**64.9**

Source: PCBS Labour Force Survey, 2009



5.4. Attitudes towards Women's Employment

In trying to explain women's historically low formal labour force participation in the oPt, analysts have often suggested that it is simply due to conservative social attitudes towards women's involvement in economic activity, particularly in Gaza. However, the findings on actual attitudes of men and women towards women's employment show a much more complex and changing picture. Back in 1992 during the first Palestinian Intifada, only 56% of men across the oPt, compared to a much greater 78% of women, stated that women should have the right to work outside the home. A few years later, in the post-Intifada context of the Oslo peace process in 1995, attitudes had changed dramatically, with 70% of men and 90% of women supporting women's right to work outside the home.[29] In a more recent poll in 2008 by Arab World for Research & Development (AWRAD), the question was phrased in a slightly different way, so comparisons must be made carefully. However, in response to the question "do you support the role of women working outside the home", only 18% of men and 7% women in Gaza answered an unequivocal "no". This means that 88% of men and 93% of women in Gaza supported women working outside the home.

29 Rema Hammami, *Labor and economy: gender segmentation in Palestinian economic life*. Birzeit: Birzeit University, Women's Studies Program, 1997.

However, the majority of both conditioned that support on circumstances and other priorities.

There is a clear gender gap in attitudes towards women's economic role. Women are more likely than men to support women's right to work outside the home under any circumstances; more likely to see women's work as positive for their families; and much more likely to view women's role in economic life as important. At the same time, what the data does suggest is the extent to which both sexes perceive the issue in relation to trade-offs and balances with women's domestic roles and duties. Here, the gender gap is in the other direction, with women expressing slightly more concern about these trade-offs than men. For men, in contrast, a significantly higher 11% more of them stated that they supported women's work outside the home "under certain circumstances", perhaps alluding to their greater sensitivity towards the need for women to work in Gaza's prevailing circumstances of widespread male un- and under-employment and economic crisis.

While overall men and women have an almost equally high level of support for women's access to education, a 15% higher number of women (at 83%) perceive women's access to jobs as a very important issue. Regardless of this gap, it is significant that both men and women in Gaza see the provision of job opportunities for women as very important, regardless of their other roles and duties.

Table 5.11: Attitudes of Men and Women in the Gaza Strip to Women's Economic Roles, 2008

Do you support the role of women working outside the home?	**Men**	**Women**
Yes, it is her right	18%	27%
Yes, in certain circumstances	37%	26%
Yes, without affecting her familial role	26%	29%
No	18%	7%
How would you describe women's work outside the home?		
Positive for the family	21%	27%
Positive and negative for the family	66%	70%
Negative for the family	14%	3%
Do you think women's role in economic life is…		
Important	62%	82%
Somewhat important	28%	15%
Not important at all	10%	3%

Source: AWRAD Survey Data for February, 2008

Table 5.12: Attitudes Concerning Women's Education and Work-related Issues, 2008

Issue	**% Responded "Very Important"**		**Gender Gap**
	Male	**Female**	**% Gap**
Access to education for women	95%	97%	2%
Job opportunities for women	68%	83%	15%
Providing child daycare services to support women	79%	78%	1%

Source: AWRAD Survey Data for February, 2008

5.5. Conclusions

Women's disadvantage in Gaza's extremely restricted labour market is longstanding. Their ongoing segregation from most areas of economic activity and concentration primarily into only the service and agricultural sectors is a main indicator of how this disadvantage is structural in nature. In contrast, employed men can be found working across all sectors of the Gaza economy and although their distribution across these sectors has changed over time in response to Gaza's multiple economic shocks, it shows the degree of flexibility men enjoy in contrast to women in terms of access to different areas of economic activity.

Higher education is one of the few means with which women in Gaza can mitigate their disadvantage in the labour market. As such, households in Gaza have increasingly invested in young women's higher education over last decade as a means for them to access wage work in the context of Gaza's ongoing crisis. While higher education gives women an advantage compared to uneducated women, they still remain at a severe disadvantage in the labour market in comparison to men with high educational qualifications. The inability of Gaza's labour market to absorb its ever-growing numbers of university graduates is a critical problem predominantly borne by young women. Indeed, except for two years over the last decade, Gaza women have had the highest unemployment rate among men and women across the oPt, and the vast majority of these have been young women with high educational qualifications.

Given the structural rigidities facing women's employment in the Gaza Strip, the impact of various stages of economic shock and crisis on their employment and unemployment has operated differently than it has for men. The majority of unemployed men over the decade were those who lost previous employment, while the majority of unemployed females were new entrants to the labour market attempting to find employment for the first time. Thus, men's unemployment rates tended to spike in times of major crisis over the last decade, while women's unemployment rates tended to show an ongoing incremental growth, as more and more women tried to access limited labour markets for the first time. Only following the imposition of the blockade on Gaza was there a spike in female unemployment in 2008 similar to that of men's, suggesting that many more women attempted to enter the labour market to make up for lost household income as a result of the blockade.

Finally, there is little evidence of a general social attitude in the Strip against women's employment, either among men or women. Instead, the majority perceives women's access to employment as an important issue and a positive contribution to family welfare. However, where social attitudes do play a role is in the concern expressed that wage employment should not affect women's domestic roles and duties. In addition, though attitudinal data does not exist on the subject, the tendency of women's employment to be primarily concentrated in the service and agriculture sectors suggests that gender norms play a strong role in limiting women to specific types of work, rather than actually preventing them from seeking employment as such. This is an issue that will be addressed in depth in the following chapter.

Chapter 6

THE EDUCATED UNEMPLOYED: WOMEN SEEKING SEMI-PROFESSIONAL EMPLOYMENT

6.1. Background

Given that younger women with post-secondary education are such a large part of the female labour force in the Gaza Strip, but have the highest unemployed rates of any educational level in Gaza, this study carried out a series of focus groups in an attempt to better understand the dynamics of these young women's strategies and experiences in seeking employment.

Two focus groups were carried out with young unemployed female university graduates in Gaza, one in Khan Yunis (which has among the highest level of post-secondary attainment among females in Gaza) and the other in Gaza City. Both focus groups comprised young women from various neighbourhoods and refugee camps in both locations. Following these, another two focus groups were subsequently held, one attempting to contrast these young women's experiences with young unemployed male university graduates, and the other to contrast them with women who had attained permanent employment as school teachers, which is the specific profession pursued by the vast majority of educated women in Gaza. The male graduates were primarily from Rafah, while the employed school teachers were from Gaza City and the Middle Camps namely, Maghazi and Bureij.

As numerous studies on the oPt have shown, women's access to better-paid, stable employment that is considered socially appropriate for their gender crucially hinges on their completion of a university degree.[30] Thus, as noted above, the majority of women counted in Gaza's formal labour force (and in the West Bank's) over the last fifteen years have been women with post-secondary degrees either employed or seeking employment in a very narrow range of semi-professional occupations.

Two reasons for this phenomenon need to be highlighted: on the one hand, families' gendered notions about the appropriate forms of work for women, and on the other hand, structural constraints of the economy itself. Jobs that represent extensions of women's domestic roles, such as teaching, social work and health sector occupations, are seen as acceptable in contrast to the male-defined job sectors such as in trade, construction, transportation and security. As such, gender norms narrow women's search for work in the formal economy to an extremely limited range of professions and effectively exclude them from seeking employment in other areas of the economy. Secondly, the fact that labour markets for this narrow range of women-appropriate sectors have not kept up with the demand of female job seekers trying to enter them has lead to high female unemployment rates, as noted in the previous chapter. The only large expansion in jobs in Gaza over the last two decades has occurred in the security services as a result of a policy first enacted by the PA in the mid-1990s and then by the *de facto* authorities post-2007. However, work in the security services is considered a male-defined sector inappropriate for women. In contrast, even with the dramatic contraction of labour markets in Gaza over the last decade, young men regardless of educational level were able to seek employment throughout the economy rather than being limited by gender constraints to only a handful of sectors. As attested to in the focus group with young male university graduates, the security sector, though perhaps a choice of last resort for young unemployed males, is a near-permanent employment option for many of them.

As noted in the previous chapter, the collapse of household income over the last decade has actually coincided with an increase in investments by families in the higher education of their sons and daughters. Higher education for sons is seen as a means for them to access relatively secure, better-paying employment within the local labour market given that better paid work in Israel is no longer an option. In terms of higher education for daughters, investing in their education is seen as a prerequisite for their access to future employment of any kind. As such, over the last decade enrolment levels of young men and women in Gaza institutions of higher education have risen dramatically, but even more so among women.

6.2. Investing in Daughters' Higher Education: A new trend

Attesting to the newness of investment in daughters' higher education is the contrast between daughters and their parents' educational achievement. Out of a total of 16 young female university graduates participating in the focus groups, only four fathers and one mother had finished a post-secondary degree. Moreover, in the Gaza City focus group, five out of the eight girls interviewed were the first university graduates in their families.

Throughout all of the focus groups held, a recurrent and overwhelming comment was of women wanting their daughters to complete higher education. Many women, regardless of location (urban, rural or camp), family circumstances (such as widowhood or an unemployed husband), and their own educational background, all spoke of aspirations for their daughters' higher education. The desire to provide daughters with a university education seemed to have become such a common-sense norm in Gaza that none of the parents in the focus groups actually gave reasons why they sought higher

30 World Bank, *Checkpoints and Barriers: Searching for Livelihoods in the West Bank and Gaza: Gender Dimensions of Economic Collapse* 2010; Samia Botmeh and Garry Sotnik. *The determinants of female labour-force participation in the West Bank and Gaza Strip*. Jerusalem: Palestine Economic Policy Research Institute (MAS), 2007; and Rema Hammami, *Labor and economy*, 1997.

education for their daughters. This general trend was only countered by the concrete experiences of women who had been unable to fulfil this desire due to poverty.

Support for Girls' Education

Moral support for young women's higher education is high among family members in Gaza, but accessing higher education often depends on young women's ability to get scholarships and other forms of financial aid.

Overwhelmingly, girls in the focus groups said that their parents encouraged their general aspirations for higher education. When noting a specific parent, it was usually the father mentioned as opposed to the mother, perhaps because fathers are most capable of blocking these aspirations in Gaza. Siblings, both male and female, were also cited as main sources of moral support. In terms of family members who resisted girls' educational aspirations, second-level relatives were overwhelmingly mentioned, primarily aunts, but also uncles and cousins. Thus, basic access to higher education for young women does not seem to be determined by gender norms and expectations, but primarily by families' economic capacity to bear the costs of education, as well as young women's academic capabilities.

While parents in both the 2009 United Nations Development Fund for Women (UNIFEM, now part of UN Women) and current study often expressed concern about their ability to cover the expenses of a child enrolled in university, particularly transportation costs, most young women graduates in the focus groups of both studies proudly talked of finding scholarships and partial support to cover their tuition expenses, often based on their academic excellence. In a number of cases, taking the financial burden away from their parents through getting scholarships had been crucial in allowing them to pursue their educational aspirations at all.

In comparison, none of the young male university graduates mentioned either needing or receiving financial aid in order to complete their studies. Clearly, households in Gaza still prioritize the higher education of sons over daughters, a bias that was expressed most strongly among households in agricultural communities. Thus young women can only overcome this bias in favour of their male siblings by excelling at their studies, both proving their worthiness for higher education, as well as making it more likely that they can access funding through scholarships.

University Specialization

Parental pressure is decisive when it comes to streaming daughters into gender-appropriate university specializations, especially in education.

In terms of university selection, in only a few cases from the focus groups was choice limited by parents with conditions imposed as that the institution should be close to the home or be sex-segregated. But when it came to choice of specialization within higher education, it was apparent that parental gender norms are overwhelming and decisive in what young women ultimately end up studying. While the majority of young women interviewed had actually wanted to study a different specialization, they had all been forced into one considered more gender-appropriate by their parents, with education being the dominant field that parents had tried to impose upon their daughters.

Many of the young women who did not have to change their choice of specialization under family pressure were already aspiring to one that met gender-appropriate norms, such as Islamic education, English language, or Social Studies. Regardless of the diverse fields being studied by the young women, all of the specializations they ended up in under fam-

"My daughter got married after finishing high school. I could not afford the university fees."
Itimad, 42, mother of seven with an unemployed husband, Khuza'a Village

"Due to poverty, I let my daughters get married at a young age, 15 and 15.5."
Khitam, 38, mother of six with an unemployed husband, Deir al-Balah

"The tuition of my first semester was from my father and the rest was scholarships and loans. My older sister got a scholarship and gave it to me. Therefore, my first year at the university was free. That helped me a lot."
Nisma, 25, graduate in Business Administration, Gaza city

"The 50% distinguished students' scholarships I used to get at the university helped me."
Rami, 29, graduate in Law, Rafah

"My university tuition was a bit of a problem. However, the university used to help us with loans and scholarships."
Shaban, 22, 2009 graduate in Social Work, Gaza City

"I still did not get my certificate because I still owe the Islamic University JOD 240."
Ala'a, 24, 2009 graduate in Islamic Studies, Gaza city

"Whenever I hear about job opportunities, I apply. I applied in the governmental and UNRWA sectors. I applied for three continuous years at the government. I refused to apply for UNRWA after they promised to get back to me and didn't. I applied for NGOs and here at the Association (where she is volunteering)."
Iman, 27, 2008 graduate in French Language, Khan Yunis

ily pressure were linked to hopes for employment in the education sector.

In contrast, young men university graduates overwhelmingly stated that they freely chose their university specialization. They cited non-social factors such as low grades or potential employability as the only considerations that impacted their final choice. In only one case was a young man in the focus groups forced by his father to study law. The range of specializations that the young men in the focus groups had chosen were often those desired by young women, such as law, speech therapy, business administration and community rehabilitation.

Long Transitions from University to the Workplace

Over the past decade, both young men and women university graduates have spent years in a series of short-term, voluntary and job creation projects in the hope of finding permanent employment. None of the female or male focus group participants had managed to find permanent employment yet.

All of the focus group participants had graduated with a Bachelor of Arts degree from a Gaza University sometime between 2004 and 2010. None of them, male or female, had ever had any type of job counselling or job fairs at the university, although many stated they began applying for jobs before graduation.

More importantly, none of the young graduates, male or female, had ever experienced permanent employment. Instead, their work histories covered a plethora of short-time, volunteer and job creation experiences, interspersed with training opportunities that they had undertaken in dogged pursuit of finding a fixed contract.

Table 6.1: Daughters Higher Education Preferences versus Actual Specialization Chosen under Family Pressure

Daughter's preference	Actual specialization Taken under family pressure
Media or law	Education
Media	French
Nursing	Shari'a
English	Geography
Engineering	Accounting (pressured to specialize in Education)
Lab technician	Geography
Psychology	Education
Law	Education
Nursing/ disability studies	Social Work
Law	Social Studies (pressured to specialize in Education)

6.3. Gender Norms and Job Searches

Added to the obstacles young women face in simply getting to university, gender norms also create a multi-layered set of obstacles they must face in their job search strategies.

The overall employment trajectories of young men and women focus group participants were similar and dominated by a string of often unrelated short-term and voluntary posts interspersed with training courses, many of which were also often unrelated to their field of study. However, compared to young men, young women faced a more multi-layered set of gendered constraints in their search for work.

For some young women, family constraints on their mobility limited their ability to even search for job opportunities. In these cases, young women's job searches were limited to what they could find on the Internet, a strategy that in most cases proved unsuccessful.

Family constraints also played a role in terms of the opportunities young women could pursue or even the offers they could accept. Of those parents who put limits on their daughters' selection of volunteer or work opportunities, it was often NGOs in general that were deemed inappropriate workplaces for daughters, while in other cases it was specific sectors, such as the intelligence services or work in a public office, that were rejected by parents. Clearly, among conservative parents and especially fathers, NGOs and private sector employment are rejected for daughters because they are mixed gender workplaces, often involving a high level of public interaction. In contrast, the UNRWA and governmental schools are perceived as primarily gender segregated workplaces in which public interaction is limited to dealing with children.

Again, the comparison with young men in the focus groups is telling. As was the case in terms of their relative freedom from family interference in choosing their university and specialization, young men also enjoyed freedom from family constraints in their search for jobs. Although one young man participating in the focus groups faced parental interference in his job search, it was in the form of his father having secured him employment. In all other cases obstacles to securing employment cited by young men had to do with the labour market itself and in a few cases with issues of factional politics. Also, compared to the young women, the young men in the focus groups completely derided the use of the Internet as an adequate means to find a job.

In terms of gender discrimination by employers, a minority of young women felt they had been overlooked for male applicants, particularly in the governmental sector. In contrast, young men often made the case that NGOs preferred to employ young women, specifically if they have "good looks". However, overall, both young men and women did not see gender bias among employers as the main obstacle to employment, but rather the nature of the employment opportunities themselves that tended to be short term, voluntary, unstable and under or unpaid.

Assessing Job Creation Programme, Voluntary Work and Training Experiences

Young women came out of their short-term and voluntary experiences in NGOs still preferring to find a job in the government or UNWRA. NGO workplaces were perceived as not as amenable to women's future need to balance paid work with domestic workloads.

Despite the lack of stability and pay in their short-term and voluntary work experiences, many of the young women and young men in the

"I got tired looking for work. I have not got a fixed job till now. The university did not help me in anything, including looking for jobs. I used to go to some organizations and I now go to any organization, whether relevant or irrelevant to my specialization."
Mahmud, 25, 2007 graduate in Speech Therapy, Rafah

"I got a one-month training at the Community College when I first graduated (in 2007). Then I worked in an unemployment project for three months at Al-Beit Al-Samed Association. Then I worked for six months at a school with Mercy Corps. Then I worked in the (UNWRA) summer games for two months. Then I worked in an unemployment project at the Women Graduates Association for three months."
Nisma, 25, 2007 graduate in Business Administration, Gaza City

"I have been searching for a post since I graduated. I applied twice at the government and was not successful. I applied for kindergartens and schools and NGOs but did not get a chance."
Ala'a, 24, 2008 graduate in Islamic Studies, Khan Yunis

"At the end of 2007, I searched for job opportunities at the government employment department, the Ministry of Education and NGOs. But because I do not have work experience, I did not get a chance. I worked after the war in April 2009 and then I stopped going to organizations. I just search on the Internet. It was too frustrating and difficult searching for jobs."
Nisma, 25, 2007 graduate in Business Administration, Gaza City

focus groups saw a positive benefit to their experiences. Mainly this was in terms of learning new skills.

In terms of the negative experiences mentioned, they mostly had to do with lack of pay or lack of the volunteer experience leading to a permanent position, although a few also mentioned authoritarian working conditions. Overall however, the impact of both the experience in searching for work, as well as in short-term and voluntary work showed up most in terms of young women's attitudes towards preferred employment, as well as what they believed to be the necessary skills to achieve such employment.

A majority of the young women stated that following their experiences in voluntary work and NGOs, they would prefer a more conventional job as a schoolteacher in an UNWRA or government school, or at least a job in the public sector. Although many of them talked about the challenging and rich experiences they had had in civil society organizations, the public sector remained an ideal for many simply because of the flexibility it provided in terms of limited work hours and fixed schedules, which would allow them to be able to balance domestic duties with paid employment. In addition was the sense that in the public sector there were clear systems and rules that could protect them from unfair treatment by bosses. At the same time, a number of young women alluded to the fact that the benefits of conventional school teaching, such as routine, clear work-hours, were at the cost of the freedom and variety of experiences offered by an NGO workplace. Clearly, young women factored in gendered expectations related to future marriage roles and domestic burdens in assessments of their preferred workplace, no matter how limiting that workplace may be in terms of larger career aspirations.

Young men, by contrast, were overwhelmingly interested in the freedom and opportunities for self-realization offered in the NGO sector. Freedom, lack of routine, creativity and professionalism were all characteristics cited as making the NGO sector preferable. As such, young men overwhelmingly saw job fulfilment as taking precedent over job security, suggesting that masculine gendered expectations (of their being a future stable breadwinner) did not figure into their job preferences.

Box 1

Youth's Assessment of Their Circumstances in Contrast to Their Parents' Generation

Despite lack of employment, young women felt their situation was better than that of their mothers' generation. In contrast, young men perceived their circumstances as much worse than those that had confronted their fathers.

Young men and women graduates had totally opposing assessments of their life experience in relation to their parents' generation. Young women, regardless of not finding employment, overwhelmingly saw their circumstances as better than that of their mothers' generation. For young women, simply getting access to education had been a dramatic expansion of their rights and roles in comparison to the life experiences of their uneducated mothers.

"I feel our generation is better than my mothers."
Sanaa, 29, 2004 graduate in English Language, Khan Yunis

"Today's generation is better…We have the freedom to education. They used to prefer marriage over education before."
Islam, 25, 2009 graduate in Primary Education, Gaza City

For young men, the opposite was true. They saw their generation's circumstances in a starkly negative Light compared to their fathers'. Most of them specifically mentioned their fathers' access to well-paying jobs in Israel and the resulting better living standards that they had enjoyed. However, they assessed their own generation as advancing in terms of access to education, which they saw as a negative trade-off that could not compensate for the overwhelming experience of economic exclusion and lack of opportunities that had marked their lives.

"My father's generation was better. The roads to Israel were open and youth my age were employed and living comfortably."
Yasin, 24, 2008 graduate in Business Administration, Rafah

"My father's generation lived in better economic conditions. They had the chance to work in Israel. The chance to start small businesses was available. But education was not available as much. Now we have more educational chances, but worse economic and political conditions."
Muhammad, 22, 2009 graduate in Social Work, Rafah

"The best experience for me was working at Mercy Corps. We used non-traditional teaching materials and different techniques."
Sanaa, 29, 2004 graduate in English, Khan Yunis

"I tried to convince my father to let me volunteer in organizations, but he kept refusing. He finally accepted because my uncle has been working for three years in the organization I wanted to volunteer at… My father only wants me to be a teacher."
Ilham, 2004 graduate in English, Khan Yunis

"When I first wanted to volunteer here at the Association, my family did not accept, but my mother convinced them."
Nida, 20, 2010 graduate in Education, Khan Yunis

"Working in the (UNRWA) summer games was the best experience. I developed myself and my skills."
Ala'a, 21, 2010 graduate in Education, Khan Yunis

"The best work I did was working as a facilitator at the UNRWA summer games. I learned a lot of things, skills like writing reports, preparing daily, weekly and monthly plans. I also got to know new people. I benefited from each job. As a translator I managed to enhance my language skills. I also learned from secretarial work and from training courses and workshops."
Iman, 27, 2008 graduate in French Language, Khan Yunis

"After working in NGOs I no longer like to work in the government (sector)."
Ahmad, 26, 2007, graduate in Business Administration, Rafah

Box 2

Are there gender empowerment effects even for short-term employment?

All of the young women in the focus groups suggested that when they had income they controlled its distribution within the household, with the majority of them keeping some for themselves and giving the rest to their parents, most often their mothers, to put towards household expenses. None claimed that they were compelled to do so. Instead, they emphasized that it was their choice to give part of their salaries over to their parents, either because of family need or in compensation for family support, such as the cost of their education.

"I used to give my family my salary since they paid for my education and they are in real need. I was convinced I should give them my salary."
Suhad, 23, 2009 graduate in Science and Technology, Gaza City

"Part of my salary was for me and the other part for the family – half and half."
Nisma, 25, 2007 graduate in Business Administration, Gaza City

"I spent the money on my own needs. My father borrowed some money from me a couple of times, but gave it back to me."
Ala'a, 23, 2009 graduated as Executive Secretary, Khan Yunis

The majority of young women claimed that their employment had positively changed attitudes towards them in the family. They cited their opinions being heard and taken into consideration as being the most specific change. However, it is not clear from their responses whether it was attaining higher education, being in the workplace, or the material impact of having a salary that brought about the most impact.

"Working women have more influence. My family's attitude towards me has changed. I feel more valuable now, they listen to my views."
Siham, 23, 2010 graduate in Social Studies, Gaza City

"The way people around you treat you changes when you work and earn money."
Islam, 25, 2009 graduate in Primary Education, Gaza City

6.4. Employed Women in the Public Sector: The Case of Teachers

This study also seeks to examine the experiences and issues confronting women with permanent employment positions in the public sector, considered the dominant gender-appropriate profession for women in Gaza. In particular, the study highlights the case of women employed as teachers in the public sector both in order to understand why young women and their families perceive this sector as the best option for women's employment, as well as to uncover the issues that emerge among this group of relatively privileged women who enjoy stable employment.

The women teachers interviewed for the study had all graduated from college or university between 1985 and 2002. In general, the length of time spent between graduation and finding employment varied amongst them according to two main factors: specialization and decade of graduation. Women who had graduated in the 1980s, regardless of their specialization, had more chances of a quick transition into employment than those who graduated in 1990s and after. However, women with non-conventional specializations, such as fine arts and educational media, as opposed to more conventional specializations such as Arabic language, also had a shorter transition to employment, regardless of the decade in which they first tried to enter the workforce. Clearly, having a non-traditional specialization is one way to better compete for entrance into the over-subscribed teaching sector.

In contrast to the post-2002 generation of university graduates, none of the employed teachers in the focus groups had experienced short-term, voluntary or cash-for-work experiences during their transition from graduation to employment, nor had any of them worked or even applied for NGO positions. This is most likely because prior to the second Intifada the majority of cash-for-work programmes were undertaken through the PA or UNWRA and overwhelmingly targeted unemployed men.

"I graduated in 1993. At the time UNRWA was not accepting applications for Arabic teachers and the government sector did not need Arabic teachers. I had to wait six years before getting a job in the government."
Kifaya, 41, Arabic teacher, mother of six, Maghazi Camp

"I got a job with the Ministry of Education five months after graduating (in 2002). I didn't suffer much."
Hiyam, 29, Fine Arts teacher, mother of four, Maghazi Camp

Box 3

Impacts of Employment on Female Teachers and their Families

Positive Outcomes: Personal Satisfaction and Recognition From the Community

Four of the teachers participating in the focus groups were currently married, one was widowed and the other divorced. They all had children. Some got married during the transition between graduation and employment, others were married after they were employed, and one woman sought employment only after her divorce. In sum, there is no clear pattern between employment trajectories and paths to marriage.

"I work in a job I love. I feel more valuable than if I was sitting at home… My work affected my family positively financially. My children do not need for anything."
Mariam, 33, Mathematics teacher, mother of five, Maghazi Camp

"I am more psychologically satisfied because I work."
Hiyam, 29, Fine Arts teacher, mother of four, Maghazi Camp

"My job is the same as my field of specialization, I love it very much... My son is proud of his educated mother. He is proud because I am a teacher. Financially we can satisfy our children's needs."
Tahani, 31, Educational Media, divorcee, mother of one, Maghazi Camp

However, women talked of carefully selecting spouses who would accept their employment. A few women cited having had failed engagements linked to their work aspirations. As much as spousal support, the women in the focus groups consistently mentioned the support (or non-interference) of in-laws and extended family as being decisive in enabling them to work outside the home.

Overall the teachers expressed a high level of personal fulfilment through their work, as well as a high level of job satisfaction. Additionally, they mentioned the respect and recognition from the community they received as schoolteachers, as well as the ability to provide for their families, especially their children.

Negative Outcomes: Double Workload and Gendered Division of Labour

In terms of problems and obstacles, none of those mentioned by the women focus group participants were related to the workplace environment. Instead, unanimously, women cited the problem of their double workload and the impossibility of balancing between their employment and domestic duties, particularly when their children were young. At the same time, as expressed by the first quote above, the women teachers were highly aware that their short, clearly-defined workdays teaching allowed them much greater flexibility for carrying out their gender-defined household and child-rearing duties.

"My main problem is the lack of time and stress. I have to care for my children, prepare them and send them to school. It's a psychological pressure on mothers."
Kifaya, 41 Arabic Language teacher, mother of six, Maghazi Camp

"The time I spend outside home is limited. I go back home at noon… Teaching is the best profession for women. Problems are always there for working women, but not for teachers."
Reem, 35, English teacher, mother of five, Maghazi Camp

"I manage between working outside the home and inside by not getting enough rest. I am busy 24 hours a day. I cook at night. My children are still young and cannot help me. I do everything in and outside the home."
Mariam 33, Mathematics teacher, mother of five, Maghazi Camp

In terms of the division of labour in the home, half of the women mentioned that their husbands were "cooperative" and helped with some of the household chores. The other half expressed frustration that their spouses "did nothing around the house" despite their attempts to change them. In terms of childcare, all of the women mentioned the importance of the support they received from female relatives in this regard, particularly mothers and mothers-in-law. Especially for the widowed and divorced women participants in the focus groups, the domestic help of female relatives was cited as crucial.

Box 4

Control of Resources

"We coordinate when it comes to salaries. We bought a piece of land. We used to spend from his salary, but the savings were from mine. The land was registered in his name."
Mariam, 33 Mathematics teacher, mother of four, Maghazi Camp

"We spend together. He shares like I do. I spend my salary on my children's needs and also pay for my own expenses. My husband never asks me where I spent my salary. I do not have a bank account. We built the house and that cost a lot."
Hiyam 29, Fine Arts teacher, mother of four, Maghazi Camp

"Fifteen years ago we got a loan and bought a piece of land and built a house. They are both in my husband's name. I contributed more money than him, but everything is registered in his name. Nothing is in my name."
Nadia, 47, Arabic Language teacher, mother of six, Maghazi Camp

Most of the women said they pooled their salaries with their husbands and cooperated on budgeting, although they are free to use their income as they please. Counter to this general pattern were some women who claimed cooperation in spending, but with husbands having the final say. Some women reported that when living under the roof of in-laws, they had been forced to turn their salary over to the extended family. Income pooling between spouses may, on the surface, bespeak cooperation and women's equal control over income.

However, as suggested by most of the participants in the focus groups, when incomes are pooled, women actually only exercise freedom over consumption spending, while at the same time, they are contributing to husbands acquiring capital assets such as land and homes. All of the currently married women in the focus groups had helped husbands acquire assets that were not registered in their own names, which could leave them highly vulnerable in cases of widowhood, divorce or polygamous marriage.

"I graduated in 2004. I got an offer of a job creation opportunity with UNRWA for four months in 2004-2005. Then in 2007, I worked in the Palestinian Statistics Bureau for 15 days. Then I volunteered at the Red Crescent for three years before I was offered a post in translation and secretarial work -- I was paid for four months. Then I got a chance with the Islamic Relief in a job creation project. Then I volunteered at the Talae Association and I worked at the supportive education project for nine months."
Ilham, 2004 graduate in English, Khan Yunis

"I have been a volunteer for ten years in different NGOs like the Palestinian Red Crescent and other NGOs in Rafah. I do not get paid. I work on projects when there are chances… I took more than 20 training courses at the Red Crescent Society. I worked during incursions in filling in questionnaires and was paid NIS 40. I worked in mobile hospitals and camps… I used to be a logistical assistant in the mobile hospitals… I worked with the Red Crescent and the Ministry of Education… I worked a regular job with the Red Cross for one year… I also gave lectures in schools and summer camps on rights awareness. Upon my own initiative, we gave free-of-charge lectures at schools in Rafah. I got training in UXOs and mines in 2009 at the Red Crescent.[31] I worked and got training at the Research Center on Legal and Social Support for Women Subjected to Violence. I gave two awareness sessions to people and was paid USD $50 per lecture. "

Rami, 29, 2005 graduate in Law, Rafah

31 Unexploded ordnance.

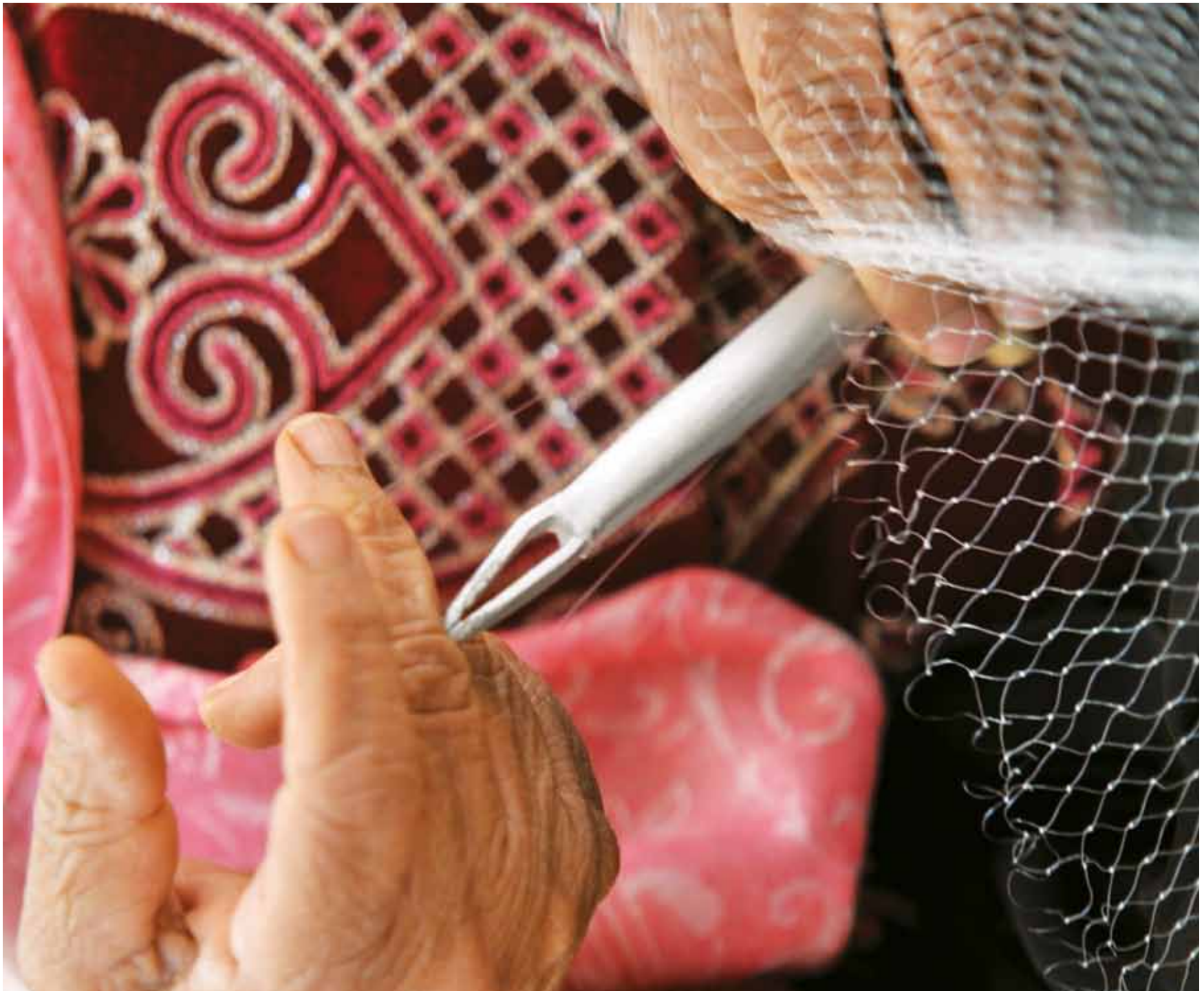
6.5. Conclusions

Investment in their children's higher education is a growing response among many parents in the Gaza Strip to the prolonged economic crisis over the last decade, motivated by hopes that attaining higher education can increase their children's employability. While generally, parents with limited income continue to prioritize the higher education of their sons over their daughters, there has been a doubling in the number of young women in higher education in the Strip since 2000. This attests to the growing importance being given to young women as potential breadwinners in Gaza. In comparison to young men, however, young women in Gaza face a range of biases both in their attempts to follow their educational aspirations, as well as in their post-university transitions into the workplace. The obstacles they face begin with the need to access financial support through loans and scholarships in order to undertake their education without posing an additional economic burden on their household. Then, in the process of selecting their university and specialization, parents tend to stream them into environments and courses of study that are perceived to be more gender-appropriate, dissuading them from choosing non-conventional specializations that might actually increase their future employability. Instead, parents and more general social norms tend to impose specializations on young women in Gaza linked to hopes of their employment in the extremely over-subscribed education sector.

Following graduation, young women's job searches are also heavily constrained by familial concern over appropriate gender norms. Young women are often denied the physical mobility necessary to find a job in Gaza's extremely competitive job market. Parents also often put limits on where they can apply, the types of short-term training opportunities they can take advantage of, and sometimes pressure or force them to reject offers of employment that they do not deem gender-appropriate. In contrast, young men in Gaza face almost none of these barriers in accessing education, deciding on what specialization to undertake or in pursuing a range of opportunities at-will upon graduation.

Increasingly over the last decade in Gaza, the transition from graduation to permanent employment seems to have become completely elusive for both young female and male university graduates. Instead, the dominant experience is to spend years undertaking a series of unrelated short-term, voluntary and job creation opportunities without being able to find a stable and secure job. Nevertheless, both young men and women state that they have benefited from the range of short-term employment and training experiences they have had. The outcome of this experience among young men is that they increasingly perceive the NGO sector as an exhilarating and challenging work environment, and where their ultimate job preferences lie. Among young women, however, the gender expectations of their future domestic roles and responsibilities coupled with the work demands that they experience in the NGO sector has produced the opposite outcome, where young women tend to view employment in the public sector as much more amenable to their future gender roles and responsibilities as wives and mothers.

This assessment is one borne out by women actually working in the public sector as teachers, which is considered the dominant gender-acceptable occupation for women in Gaza. The fixed and limited work hours, as well as the defined responsibilities of work in the teaching sector provide women with a greater ability to undertake paid work while accomplishing their expected domestic duties, which tend to be very high in the Gaza Strip. Generous maternity leave and long summer holidays also make the education sector much more amenable for women in meeting their gender roles and duties. Finally, a factor often overlooked in terms of the preference among both women and their families for employment as teachers is the high level of social esteem that the occupation carries. This is especially significant given that there are so few occupations for women in Gaza that actually provide them with social recognition and prestige.



Chapter 7

WOMEN AND AGRICULTURAL LIVELIHOODS

7.1. Background

The varied and important roles women play in agriculture often remain unrecognized and undervalued. Prevailing gender norms in agricultural communities that work to the detriment of women and girls often remain unquestioned by development and humanitarian interventions that tend to assume that men are the farmers and agricultural workers. However, women work in most aspects of agricultural production across varying farming contexts. As well, they often engage in food processing, agricultural wage labour and play active roles as traders and entrepreneurs. In times of crisis, women often carry the particular responsibility of trying to assure the food security needs of their households. While undertaking these roles and tasks, however, women are often deeply disadvantaged in terms of access to productive assets and services. Land ownership in particular remains skewed in favour of men in most societies. Women also often face inequalities in accessing infrastructure, technology, training, credit and other inputs. All of this results in undermining the productive value of women's agricultural activities, and thus lessens the possible gains to household wellbeing as a whole. Development and humanitarian interventions that ignore these gender differentials may result in projects that seem technically successful, but that negatively affect women and children and exacerbate existing social and economic inequalities.

7.2. The Gender Patterning of Employment in Gaza Agriculture Since 2000

The erratic patterning of women's employment levels in agriculture in Gaza strongly correlates with major periods of crisis over the last decade.[32] In contrast, men's employment in agriculture has remained relatively stable. The immediate outbreak of the second Intifada caused the percentage of employed women in the Gaza Strip working in the agricultural sector, to double, from 11% of the female labour force in 2000 to 22% in 2001. For men, however, the opposite was true. Given that approximately 14% of male agricultural labourers in Gaza were working in Israel or Israeli settlements prior to 2000, the mobility restrictions imposed at the outset of the second Intifada led to a drop of 1% of males employed in agriculture.

Women's employment level in agriculture continued to climb, almost doubling again between 2002 and 2004 from 22% to 43% of female labour force participants. Such a jump suggests the degree to which women's growing involvement in agriculture was a response to the onset of livelihood crisis set off by increasing unemployment of male breadwinners during this time period. However, from 2005 to 2006, a time in Gaza dominated by internal violence and insecurity due to the conflict between Hamas and Fatah, women's engagement in agriculture dropped by more than 50%, with only 20% of employed women in Gaza working in agriculture in 2006. Once internal security was re-imposed under the *de facto* authorities in the Gaza Strip in 2007, women's share in agricultural employment began to recover quickly, rising again to nearly 40% of all employed women in Gaza. However, in mid-2007, the comprehensive blockade was imposed on Gaza, with its impact showing in the following year with nearly a 40% decline of women employed in agriculture, dropping from 39% to 24% in 2008. The most dramatic decline occurred following "Operation Cast Lead", as the number of women in agriculture dropped by 75% to only 6% of all employed women in 2009. Nevertheless, the overarching pattern across the decade was of agriculture absorbing an ever-growing share of the female labour force in Gaza.

In contrast, men's involvement in agriculture over the decade was much more steady, slightly rising above or declining below an ongoing average of approximately 10% of employed males engaged in the sector. The period between 2002 and 2003 was the only time in which

"Women work more than men. I care for strawberries like I care for my children, but (work on strawberries) can be even more exhausting (than raising children). I take my breastfed baby with me to the land. I think about strawberries 24 hours a day. I hate strawberries."
Rania, 32, mother of nine, Beit Lahiya

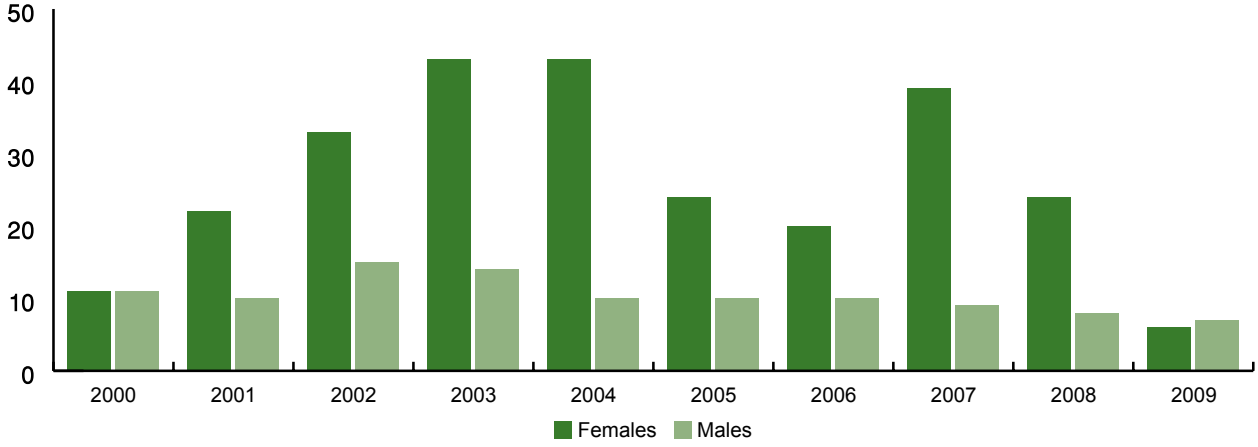
"We do not have a piece of land or greenhouses. We used to plant eggplants on our neighbours' land. We work for others to get our basic vegetable needs. We work for land owners and get money to spend on living. Our neighbours now have olive trees. We help them pick the olives and they give us olives for our consumption. Other neighbours have corn fields. I go with my children and their wives to help and get money. I have three married children. None of them work and I am responsible for them all."
Itaf, 50, mother of seven, Deir al-Balah

32 Since PCBS annual labour statistics are aggregates of four quarterly surveys, data patterning is not due to seasonal agricultural cycles.

Table 7.1: Percentage of Male and Female Labour Force Employed in Agriculture in the Gaza Strip, 2000-2009

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
Women	11	22	33	43	43	24	20	39	24	6
Men	11	10	15	14	10	10	10	9	8	7

Source: PCBS Labor Force Survey, 2000-2009



it slightly rose, reaching to 15%, suggesting that men who had just lost employment in other areas of the economy (especially in Israel) began to enter the sector. However, from 2004 until 2007 it stayed stable, absorbing about 10% of employed males until 2009, when it dipped to an all-time low of 6% under the combined impacts of the blockade and "Operation Cast Lead."

A range of gendered differentials can explain the relative stability of men's share in agricultural employment compared to women's. First of all, unemployed men and men seeking work have access to a much wider array of sectors throughout the Gaza economy than do women, most notably in public sector security forces. Indeed, agriculture is one of the only sectors available to the vast majority of women seeking employment in Gaza who are not holders of post-secondary degrees. Employment status is another variable. The majority of men working in Gaza agriculture do so as "owner operators" of agricultural concerns, in comparison to the majority of women who are "unpaid family workers". As such, while women's work in agriculture has increased over the last decade of crisis, it has been in low income or unpaid activities that are primarily focused on ameliorating household income losses or ensuring the food security of family members. Unemployed males or males seeking work are much less likely to undertake these women-identified subsistence activities, even when there are no other options available. Furthermore, male "owner-operators" of farming concerns, who in the past may have hired male workers during high labour periods of the season, have come to depend instead on unpaid female household members in response to shrinking income from agriculture.

7.2.1. Regional Differences in Agricultural Employment within Gaza

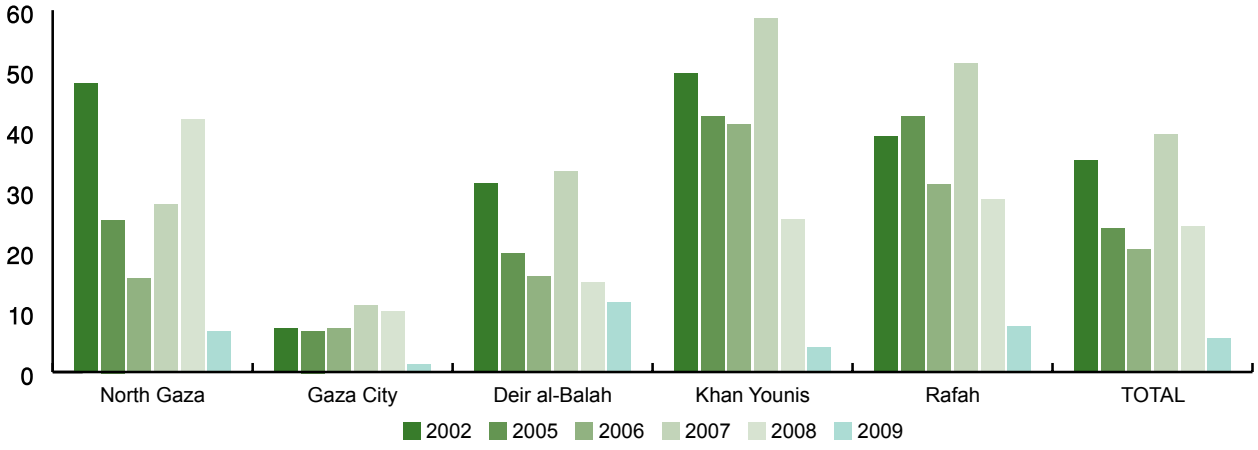
The lowest level of female employment in the agricultural sector has always been in the Gaza City governorate, the most highly urbanized area of the Strip. In 2002, the governorates of Khan Yunis and North Gaza showed the highest levels of female participation in agriculture, followed by Rafah and Deir al-Balah.

Agricultural employment in the governorates of North Gaza and Deir al-Balah seems to have been affected early on by Israeli military violence, with women's employment in agriculture dropping by half in both regions in 2005 in comparison to employment levels remaining relatively unaffected in the Khan Yunis and Rafah regions. Khan Yunis continued to remain relatively unaffected by the internal violence that took place in 2006, while in Deir al-Balah, Rafah and North Gaza women's employment in agriculture dropped between 4% and 10%. The year 2007 marked a relative return to stability in the agramiculture sector in all of Gaza's regions, with women's employment in agriculture doubling in North Gaza and Deir al-Balah, and rising to 59% of employed women in the Khan Yunis region. However, sanctions imposed on Gaza in the following year led agricultural employment to drop by half in North Gaza, Rafah and Deir al-Balah. Finally, "Operation Cast Lead" dramatically affected women's agricultural employment in all regions. North Gaza and

Table 7.2: Percentage of Employed Women in Agriculture in the Gaza Strip by Governorate, 2002- 2009

	2002	2005	2006	2007	2008	2009
North Gaza	47.8	25.4	15.5	27.8	41.9	6.8
Gaza City	7.3	7.0	7.2	11.0	10.1	1.2
Deir al-Balah	31.3	19.8	15.8	33.2	14.9	11.6
Khan Younis	49.5	42.5	41.1	58.6	25.3	4.1
Rafah	39.1	42.5	31.1	51.1	28.6	7.6
TOTAL	**33.0**	**24.0**	**20.3**	**39.4**	**24.1**	**5.6**

Source: PCBS Labor Force Survey, 2002-2009



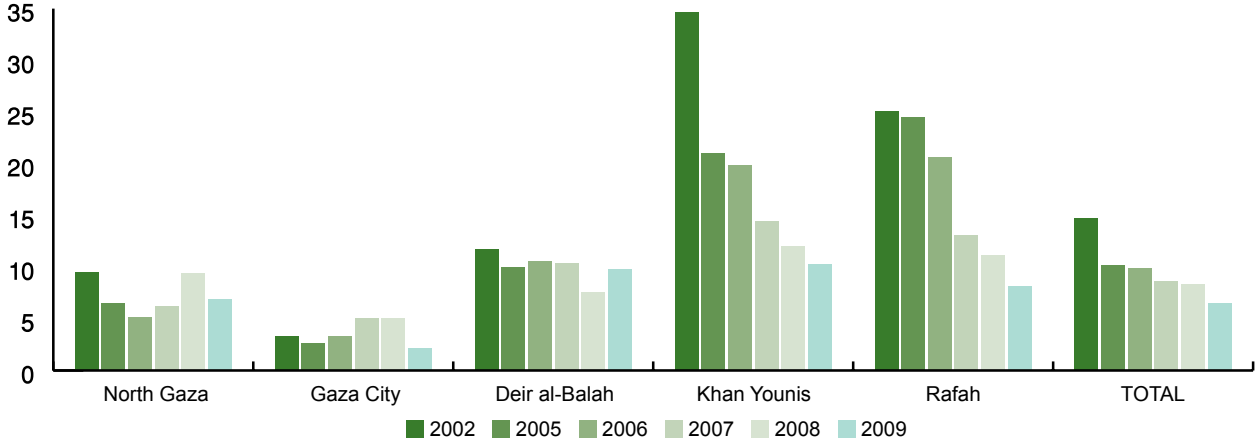
Khan Yunis were the most critically affected, while only the Deir al-Balah region seemed to escape relatively unaffected.

As expected, the regional pattern for men employed in agriculture is quite different. Continuously over the decade, Khan Younis and Rafah had the highest levels of male employment in agriculture of all Gaza governorates. In the governorates of North Gaza and Deir al-Balah, women's employment in agriculture has always been significantly higher than males; in North Gaza in 2002 it represented nearly 50% of employed women versus less than 10% of employed men. The effects of internal violence were also less dramatic on men's agricultural employment than women's, with only Rafah showing a 5% drop in male employment in agriculture in 2006. While sanctions seemed to have minimal impact on men's agricultural employment rates, the effects of "Operation Cast Lead" impacted all regions, most notably in the North Gaza and Rafah governorates.

Table 7.3: Percentage of Employed Men in Agriculture in the Gaza Strip by Governorate, 2002- 2009

	2002	2005	2006	2007	2008	2009
North Gaza	9.5	6.5	5.2	6.2	9.4	6.9
Gaza City	3.3	2.7	3.3	5.1	5.1	2.2
Deir al-Balah	11.7	10.0	10.6	10.4	7.6	9.8
Khan Younis	34.7	21.0	19.9	14.5	12.0	10.3
Rafah	25.1	24.5	20.6	13.1	11.2	8.2
TOTAL	**14.7**	**10.2**	**9.9**	**8.7**	**8.4**	**6.5**

Source: PCBS Labor Force Survey, 2000-2009



7.2.2. Women in Agriculture: Demographic Profiles

In general, women employed in agriculture in the West Bank and the Gaza Strip tend to be older, married and less educated compared to other women in the labour force. Over the past decade, this overall profile did not change substantially.

However, while the educational level of women working in the agriculture sector in Gaza is low, it is higher than their West Bank counterparts. In Gaza, the majority (65%) of women working in the agriculture sector in 2009 had less than ten years of schooling, compared to 77% of women in the West Bank's agriculture sector during the same year.

In addition, the age profile of women in Gaza agriculture is higher than that of their West Bank counterparts. In 2009, 64% of women employed in agriculture in Gaza were over the age of 45 years as compared to only 37% of women employed in agriculture in the West Bank. Moreover, young women aged 15-24 were less present in Gaza's agriculture sector than in the West Bank's, representing only 6% of women working in agriculture as opposed to 17% in the West Bank in 2009.

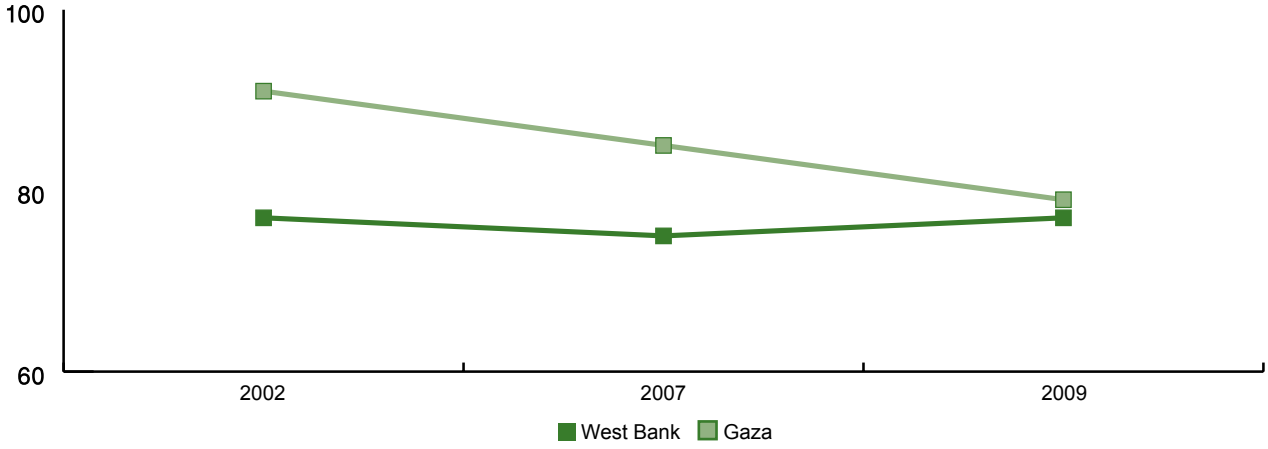
In terms of the demographic profile of the agriculture sector in Gaza, the only factor that seems to have changed somewhat between 2002 and 2009 is the marital status of women working in the sector.

While women working in both the Gaza Strip and the West Bank agricultural sectors have overwhelmingly been married women or previously been married women, there was a notable 12% increase in unmarried women working Gaza's agriculture sector from 2002 to 2009.

Table 7.4: Percentage of Women Employed in Agriculture Who Reported Having Been "Ever Married" in the oPt, 2002, 2007, 2009

	2002	2007	2009
Gaza	91%	85%	79%
West Bank	77%	75%	77%

Source: PCBS Labor Force Surveys, 2002,2007,2009



7.2.3. Employment Status

Although the vast majority of women working in Gaza's agriculture sector continue to work as unpaid family members, the employment status of a minority of women has actually improved over the last decade.

While very few women in Gaza work as employees in agriculture (only 2% in 2009), there has been significant growth in female self-employment in the sector, rising from 1% in 2002 to 18% in 2009. Also in 2009, there was the first appearance of women working as employers in Gaza's agriculture sector, albeit at a very low 2%. Very few women work for wages in the sector, though this number also rose from 1% to 4% between 2002 and 2009.

Not surprisingly, the patterning of men's employment status in Gaza's agriculture sector is completely different than that of women.

Men rarely work as unpaid family labour in Gaza's agriculture sector, accounting for only 16% to 24% of men working in the sector between 2002 and 2009. Instead, the dominant employment status for men in Gaza's agriculture sector has been self-employment, meaning that men, as landowners, tend to be owner-operators of their own farming concerns. However, between 2002 and 2009 there was a 20% drop in the number of males working as owner-operators in Gaza's agriculture sector and a concomitant rise in the percent of men engaged in the sector as wage employees. This was likely an impact of "Operation Cast Lead", after which male owner-operators whose agricultural holdings had suffered destruction during the military operations or who had lost access to land due to the expanded military buffer zone were forced into agricultural wage labour, including employment in job creation programmes, as an alternative.

However, if this trend is examined over the long term, the decline in owner-operators may also reflect land shortages resulting from inheritance across generations leading to smaller plot sizes and making self-employment in agriculture less and less viable.

Table 7.5: Women Employed in Agriculture by Employment Status in the Gaza Strip, 2002, 2007, 2009

	2002	2007	2009
Employer	--	--	2%
Self-Employed	1%	9%	18%
Wage Employee	1%	0	4%
Unpaid Family Member	98%	91%	76%

Source: PCBS Labor Force Surveys, 2002, 2007, 2009

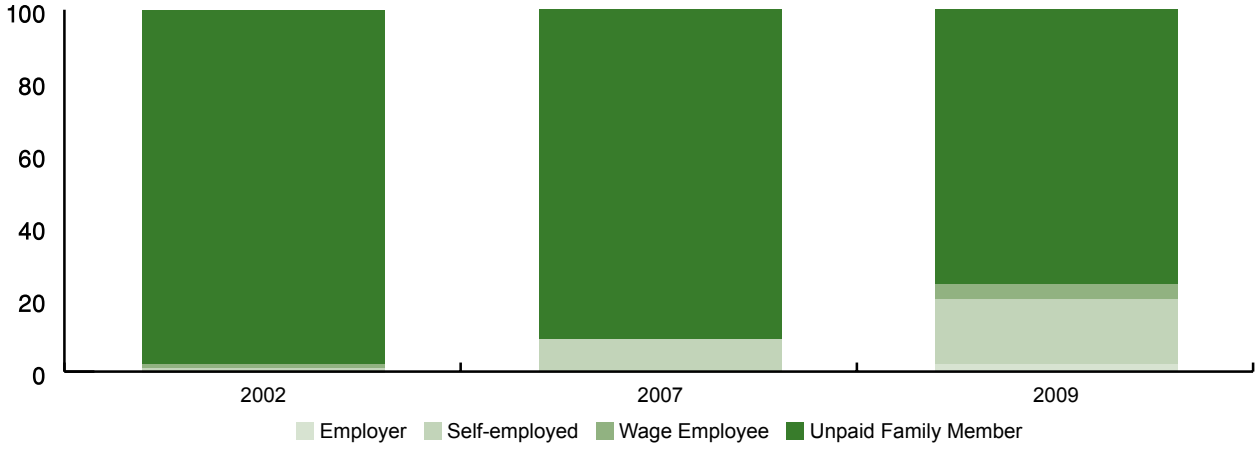
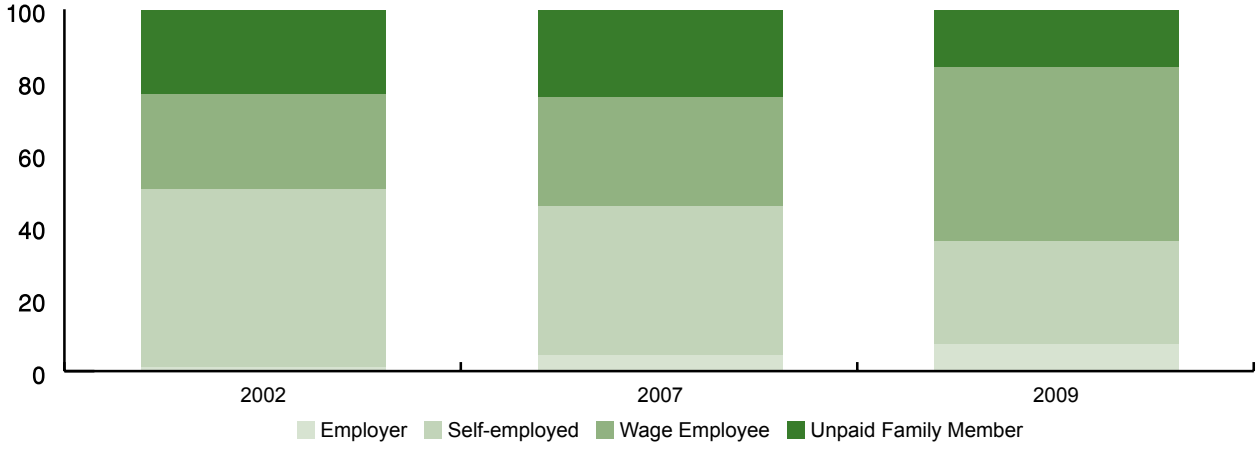


Table 7.6: Men Employed in Agriculture by Employment Status in the Gaza Strip, 2002-2009

	2002	2007	2009
Employer	1.3	4.6	7.6
Self-Employed	49.2	41.3	28.5
Wage Employee	26.3	30.0	48.3
Unpaid Family Member	23.2	24.1	15.6
Total	**100%**	**100%**	**100%**

Source: PCBS Labor Force Surveys, 2002, 2007, 2009



Box 5

Gender and the Seasonal Patterning of Work

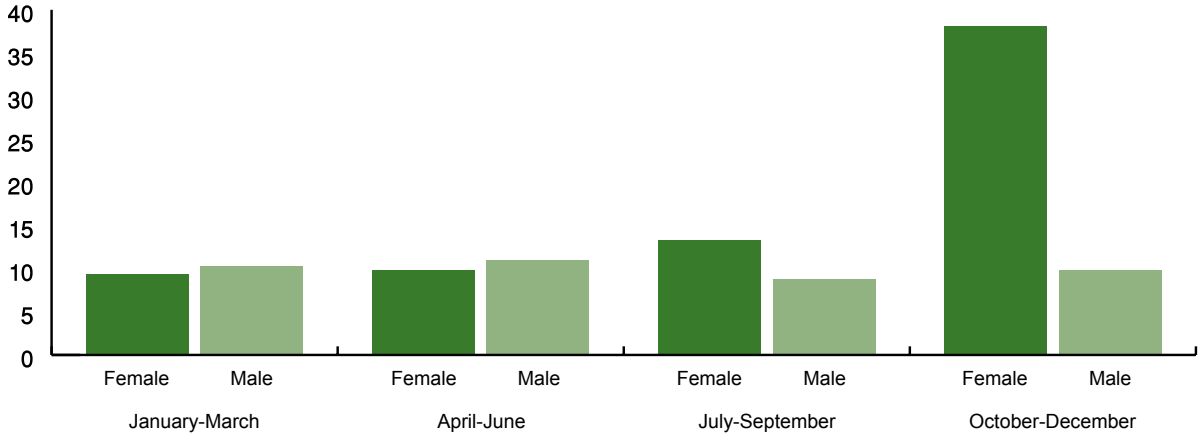
The patterning of males' and females' agricultural activities across the year is also gender differentiated.

Men's employment levels in Gaza's agriculture sector stayed relatively stable across the entire year of 2006. However, towards the end of the year (October-December), women's employment levels in agriculture spiked. These months are the time of the olive harvest and also account for a good part of the strawberry season, which may account for part of this rise. In focus groups used for the study, women reported that the type of crops that they primarily worked in determined their most labour-intensive season. As such, women working in strawberries for export said their workload was heaviest between November and March, while women working on irrigated vegetables said the summer was their high labour season, and women whose households produced grain said the beginning and end of the winter season was when they carried the heaviest burden. However, the available data shown above is from 2006, a year when women's employment in agriculture was also highly affected by internal violence across the Strip.

Table 7.7: Percentage of Male and Female Labour Force Engaged in Agriculture by Quarter in the Gaza Strip, 2006

January-March		April-June		July-September		October-December	
Female	Male	Female	Male	Female	Male	Female	Male
9.3	10.2	9.8	10.9	13.3	8.7	38.1	9.8

Source: PCBS Agricultural Statistics, Various Sources, 2006



7.3. The Humanitarian Context: Agricultural Livelihoods in Gaza

With a resource base of more than 12,300 hectares of arable land and the capacity to grow 350,000 to 400,000 tons of produce per year, the agriculture sector has the potential to play a significant role in Gazans' economic wellbeing and food security.[33] However, since 2000 the sector's potential has been devastated under the combined impacts of siege, economic sanctions, land alienation due to the Israeli military buffer zone and military destruction both preceding and during "Operation Cast Lead".

Crucially, at the same time that agriculture was being stifled under the weight of these forces, Gazan households were becoming increasingly dependent on the agriculture sector to make up for livelihood and employment losses elsewhere in the economy. Agriculture in the oPt has always been a "shock absorber" during times of economic crisis, providing low-level employment for workers displaced from other sectors of the economy and serving as a means to mitigate households' food consumption losses. Thus despite the shrinking agricultural resource base, agriculture as a percent of Gaza's overall GDP actually grew from 3% in 2002 to 8.6% in 2008 as productivity in other areas of the economy continued to recede.[34] As such, agricultural activity in Gaza has not declined under siege, sanctions

33 OCHA/WFP, *Between the Fence and a Hard Place*.
34 PCBS National Accounts 2002, 2008.

and military aggression. Rather, its nature has changed from a high productivity activity in the past, with crops often destined for export, to a subsistence and survival activity with the main aim of meeting the consumption needs of impoverished households. In this process, women's roles in agriculture have actually expanded in Gaza, with agricultural activity accounting for a continuously growing share of the female labour force over the decade.

7.3.1. Impact of Siege, Economic Sanctions and Land Alienation

Effects of the Blockade

The agricultural sector was already struggling under war-like conditions prior to June 2007 when Israel imposed its formal economic blockade on the Strip, both preventing the export of agricultural products as well as the import of most agricultural inputs. Whereas Gaza farmers used to be able to provide for 25% of the population's food needs, following the blockade, basic foodstuffs now made up 74% of total imports compared to just 17% before the blockade.[35] Farmers have reported that agricultural income has declined by approximately 40% due to increased costs of production and raw materials.[36] Furthermore, agricultural exports virtually ground to a halt between 2007 and 2010. By some estimates, Gaza's agriculture sector has the potential to export 2,300 tons of strawberries, 55 million carnations and 714 tons of cherry tomatoes per annum.[37] Prior to the blockade, during the strawberry season, 70 truckloads of crop per day used to leave the Strip.[38] In contrast, over the winter 2010 season, a total of only 118 truckloads per month (equal to only 2.5 days of the previous level) were allowed out, representing 2% of the pre-blockade export potential of strawberries and 25% of the potential level of cut flowers.[39]

Impacts of the Buffer Zone and "Access Restricted Areas"

Israel's ever-expanding military buffer zone along the entire north, west and southern borders of the Strip had by 2009 taken up 17% of Gaza's total land area, putting more than 30% of its arable land out of commission.[40] The land in the buffer zone is prime agricultural land, formerly planted with rain-fed crops such as wheat and barley, fruit trees (including olives), as well vegetables and pulses. This lost land also contains significant wells and had been the main area for Gaza's livestock production. The cost of defying the restrictions in order to access one's lands in the buffer zone is high, with numerous farmers having suffered injury and even death at the hands of the Israeli military. It is estimated that 7% of Gaza's total population, or approximately 13,000 individuals, have had their physical security and livelihoods directly and severely compromised by the loss of access to lands in the buffer zone and associated Israeli military violence used to enforce these "access restricted areas".[41] A Save the Children UK 2009 survey of households living in or near the buffer zone in Gaza found they had had the following impacts:

- 25% of households living in or near the buffer zone had previously relied on agriculture or animal husbandry as their primary source of income;
- 50% of households living in or near the buffer zone reported losing their sources of livelihood since 2000 (compared with 33% of the general Gaza population);
- 73% of households living in or near the buffer zone live under the poverty line compared with 42% of the general Gaza population;
- 70% of surveyed households have been either temporarily or permanently displaced at least once since the year 2000;
- 55% of surveyed families cannot access the land they own due to the buffer zone policy;
- 88% of households in the buffer zone area faced difficulty marketing their agricultural products or were unable to market them at all.

Along with impacts on the population directly affected by the buffer zone are indirect costs borne by the wider population of the Gaza Strip already facing food insecurity, be it through loss of access to a significant source of fresh produce or the impact of these losses on local food prices.

The Impact of "Operation Cast Lead"

Gazan agriculture had already suffered large-scale destruction at the hands of multiple military incursions undertaken by Israeli forces between 2000 and 2008. However, Israel's 23-day military operation on the Gaza Strip in 2008-2009 ("Operation Cast Lead") was unprecedented in terms of its overall level of violence, as well as in its destruction of agricultural infrastructure, livelihoods and life.

35 OCHA, Locked in.
36 PCHR, *The Illegal Closure of the Gaza Strip*.
37 Paltrade (Palestine Trade Center), The *Palestinian Agricultural Sector - Cash Crops*. Sector Brief, 2006.
38 PCHR, *The Impact of the Gaza Siege on Strawberry and Flower Exports.* August 2008.
39 OCHA/ WFP, *Between the Fence and a Hard Place*.
40 OCHA, *Farming without Land, Fishing without Water.*
41 OCHA/ WFP, *Between the Fence and a Hard Place*.

During ”Operation Cast Lead”, a full 17% of Gaza’s cultivated land was completely destroyed by military bulldozers, tanks and bombing. This cultivated land represented 17% of Gaza’s remaining tree orchards (300,000 trees) and almost 10% of its open fields used for ground crops. Given that more than 70% of the land was used for irrigated agriculture, the destruction also incurred massive losses of infrastructure, including pumps and irrigation pipes. Two hundred kilometres of agricultural roads were damaged and 225 dunums of greenhouses and 40 dunums of nurseries were destroyed.[42] The homes of numerous agricultural households were also destroyed. The cost of the damage in the agriculture sector was estimated at USD $125 to $180 million.[43] An immediate outcome of this destruction and the loss of the important winter farming season was that 30% of Gaza’s agricultural workers (approximately 116,000 individuals) lost their livelihoods.[44] In addition, it created an immediate jump in food prices, with poultry prices alone increasing 300% in the aftermath of “Operation Cast Lead”.[45]

Overall, ”Operation Cast Lead” acted to compound the already critical situation facing Gazan agriculture and agricultural livelihoods since 2000. For instance, added to land loss due to the buffer zone, the destruction caused by “Operation Cast Lead” resulted in the decline of cultivable land to 54% of the original areas available.[46] Ongoing sanctions made reconstruction and recovery virtually impossible, with Israeli restrictions on access to materials for crucial agricultural infrastructure and inputs into the Gaza Strip remaining unchanged in the aftermath of “Operation Cast Lead”. Agricultural activity, which itself had become a survival strategy of last resort for many households over the decade, was dealt its most severe blow under the compounding effects of ”Operation Cast Lead”, with agricultural employment in 2009 dropping to the lowest level ever recorded in Gaza.

7.3.2. Donor Investments in Women in Agriculture in the Gaza Strip

In 2008, only 2% of all donor interventions in agriculture across the oPt were targeted towards women in Gaza.

There has been only one survey of donor investments in agriculture in the oPt undertaken in 2008 through the Agriculture Project Information System (APIS) under the Ministry of Agriculture and with technical support from the Food and Agriculture Organization of the United Nations (FAO). The APIS survey only collected information on projects being implemented during 2008 and depended on agencies uploading the data themselves onto the APIS website. The data cannot serve as an accurate baseline for Gaza for a number of reasons. First, the imposed blockade was in full force in 2008, hampering the ability of agencies to implement projects there, and also dissuading them from doing so. In addition, with the Hamas-led *de facto* authorities in the Gaza Strip, a number of bilateral donors severely curtailed aid to the Strip. Lastly, the survey fails to capture the situation in Gaza following “Operation Cast Lead”, when there was a spike in the level of humanitarian aid to the Strip as a whole, although its delivery continued to be severely hampered by the Israeli blockade. However, the survey results do provide a general picture of whether donor investments in agriculture in Gaza adequately target women or not.

According to the report, in 2008 there were a total of 1,107 agricultural interventions supported in the West Bank and Gaza Strip for a sum total of USD $36 million. Almost 90% (983) of these projects were in the West Bank, while only 10% (107) were in Gaza. For every US dollar spent in Gaza, seven were spent in the West Bank. Even if taking the larger population size and greater agricultural area in the West Bank, a 9:1 ratio is still an extremely imbalanced distribution of support between the two regions.

Only 6% of all the interventions (55 interventions) in the oPt specifically targeted women in agriculture, at a cost of less than 3% of the total budget (USD $980,000). The report concluded that “from the data it can be determined that there is a lack of focus in the agricultural sector on women and the essential role they play in agriculture”.[47]

Of this small amount of resources targeting women in agriculture in the oPt, only 20% went to women in Gaza (11 interventions) meaning they received less than 2% of all donor interventions in agriculture in 2008. Moreover, even this minimal amount seems to have been poorly targeted, with no support at all going to three of the four main districts with the highest participation of women in Gaza agriculture: Deir al-Balah, North Gaza and Rafah. It is not possible to ascertain what types

42 EuropAid/EUNIDA, *Final Report: Damage Assessment and Needs Identification in the Gaza Strip*.; FAO, *Farming without Land, Fishing without Water*.
43 The lower estimate was by The European Network of Implementing Development Agencies (EUNIDA) and the higher by the Gaza Early Recovery and Reconstruction Plan (GERRP).
44 OCHA, *The Humanitarian Monitor*. October 2010.
45 WFP/FAO, *Socio-economic and Food Security Assessment in the Gaza Strip*. Survey Report 2, November 2009.
46 OCHA, *Farming without Land, Fishing without Water*.
47 APIS, *Agricultural Projects in the West Bank and Gaza Strip.*2008.

of interventions were targeted specifically at women in Gaza, since the data is not disaggregated by region. However, 90% of the activities that focused on women in the oPt fell under agricultural extension programmes and farmers' capacity building (22%), home gardening (18%), institutional building (18%), livestock production (16%), and water resources (16%). No interventions targeting women were undertaken in financial services, infrastructure, job creation, land use, plant production and irrigation, or research/planning.

Clearly, while targeting extremely limited resources at women in agriculture, donors also excluded them from access to strategic services (financing, research and planning) as well as critical programmes linked to the control of assets (land use, agricultural infrastructure, plant production and irrigation). Instead, women were targeted with low productivity interventions (home gardening, water resources and livestock production) that play little role in changing existing gender inequalities in agriculture.

7.4. Findings from the Focus Groups: Women in Three Different Agricultural Settings

Focus group research for this study targeted women in five different communities covering three types of settings that shaped their engagement in agriculture. First were women in agricultural communities that had escaped the impact of security zones and massive destruction from military incursions (represented by Deir al-Balah and Rafah). While one is tempted to consider these as "normal circumstances" of women's agricultural involvement, clearly both communities were impacted by the blockade, while Rafah, to a certain extent, was also affected by the buffer zone. The second category included women working in export-oriented agriculture, represented by a focus group with women in Beit Lahiya who, with their households, were involved in producing strawberries for export. The final category consisted of women in communities that were directly affected by the Israeli-imposed buffer zone, in this case Beit Hanoun in the north and Khuza'a in the south. Again, the multi-layered impact of Israeli policies, including direct military destruction to agriculture and impacts of siege and sanctions, were also apparent.

Despite the different circumstances of the women involved in agriculture in the five communities participating in the focus groups, their demographic profiles were quite similar. The women focus group participants shared many of the attributes found by PCBS surveys among the general female population employed in agriculture in the Gaza Strip.

7.4.1. Age

The age range of women in the focus groups was between 32 and 70 years old, although the vast majority were in their 40's and 50's, thus mirroring the findings of PCBS surveys in terms of the age profile of women employed in the sector. There were no discernable differences by locale, although Khuza'a had two of the oldest women in the agricultural focus groups, aged 67 and 70.

7.4.2. Education

Unlike the West Bank, women employed in agriculture in the Gaza Strip do not have significantly lower educational profiles than the general population of women in the Strip. This is likely because distance to schools is not a significant problem for agricultural communities in Gaza, as it is in the West Bank, where girls in isolated rural areas continue to have access

problems, especially to secondary schools, due to distance.

The educational profile of the women in the five communities that participated in the focus groups was slightly above the general level found by PCBS for women working in agriculture. Approximately half of the women had ten to 11 years of education, as opposed to a third in PCBS surveys. There were also some strong differences between the participating communities. Women working in agriculture in North Gaza communities generally had lower educational levels than women in southern agricultural communities. In the Beit Hanoun and Beit Lahiyya (both located in the north) focus groups, the majority of the women had less than eight years of schooling. However, in Beit Lahiyya, where women were involved in export agriculture, there were also surprising extremes; two women had post-secondary degrees while two others had no education at all. Women in Deir al-Balah had the best overall educational profile, with the overwhelming majority reporting ten to 12 years of education or more.

7.4.3. Marital Status and Age at Marriage

As also found in the PCBS data, the overwhelming majority of the women from the five communities in the focus groups were currently married. Given that young women in agricultural communities in Gaza are usually those that left school early, there is often a related tendency for them to be married at earlier ages than the general female population. Overall, the age at marriage of the women in the agricultural focus groups was highly varied, both within and across the five communities. The focus group participants' ages ranged from a low of 13 years to a high of 29. Only among women with the lowest educational achievement (0-3 years) was there a clear correlation between women working in agriculture and being married at an extremely young age (13-16 years old). However, a number of women with low levels of education (6-7 years) had gotten married at 20+ years, as well as the converse, with several cases of women with higher levels of education who had gotten married at young ages. For instance, quite a few women who had completed ten to 12 years of education had been married at 16 or 17 years of age. In addition, there was little difference in the variability of marriage ages across the generations, with cases of women in both the oldest and youngest age ranges having been married at both young and relatively older ages.

7.4.4. Household Size

The size of the households of the women in the five participating focus group communities was much larger than the overall average for households in the Gaza Strip, which according to PCBS in 2007 stood at 6.5 household members. In contrast, the average size of the women participants' households from the five agricultural communities was: 11 in Deir al-Balah and Beit Lahiya, ten in Rafah, nine in Khuza'a and seven in Beit Hanoun. This was partly a function of trends in fertility levels over time and the ages of the women participants, with especially older generations of women having had on average eight to ten children. In line with declining birth rates in Gaza over the past decade, which stood at 5.3 births per female in 2007, women in their early thirties in the agricultural focus groups had smaller numbers of children, ranging between five and seven. The large size of agricultural households is also a function of their being extended rather than nuclear family structures. Significantly, large household size is also linked to greater poverty and food insecurity.

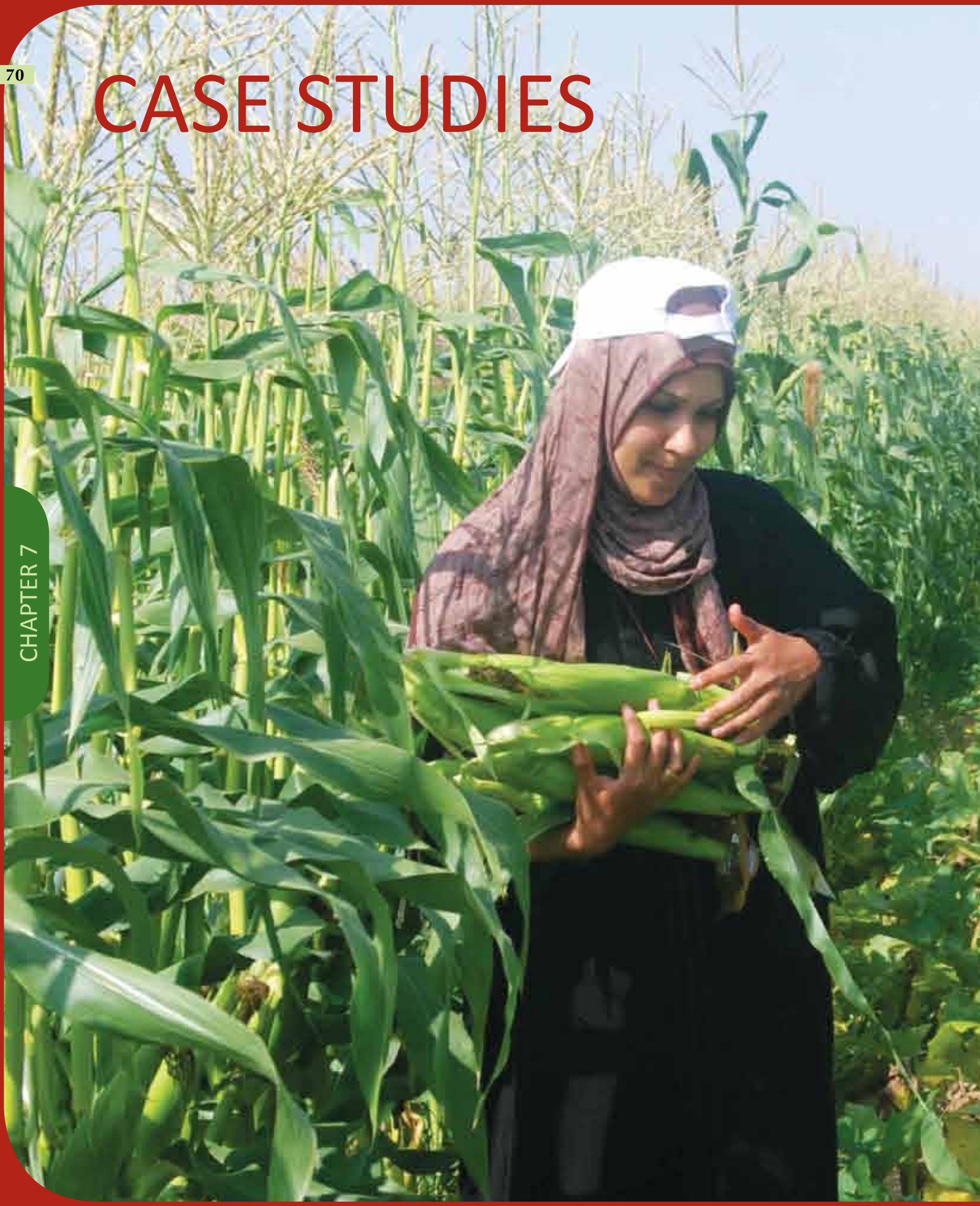
7.4.5. Farming Trajectories, Family Backgrounds

The vast majority of women working in agriculture across the five communities had grown up in agricultural households and had worked in agriculture from the time they were young children. Only in Beit Hanoun was there a significant number of women (half of the total) whose entry into agricultural labour had been through marriage. In all the other cases, the women had begun their agricultural livelihoods in childhood, with the majority having worked on family farms or, in a minority of cases, having worked with landless parents as agricultural labourers for others.

This underlines the general trend in which women's entry into and access to agricultural livelihoods in Gaza is dependent on the family. Women do not "choose" agriculture as an occupation, as entry is determined by having access to land and agricultural inputs, both of which are costly resources usually beyond the means of individual women. These costly resources are usually accessed through family ownership and inheritance structures that favour males. Thus women often start their agricultural lives as "helpers" to parents and then, as young wives, continue them as "helpers" to husbands and in-laws. This is why the vast majority of women working in agriculture do so under the labour status of "unpaid family member". Only at later stages of their life cycle can women gain some measure of control in terms of managing family agriculture, especially when the role of a male head of household declines or disappears due to old age or death.

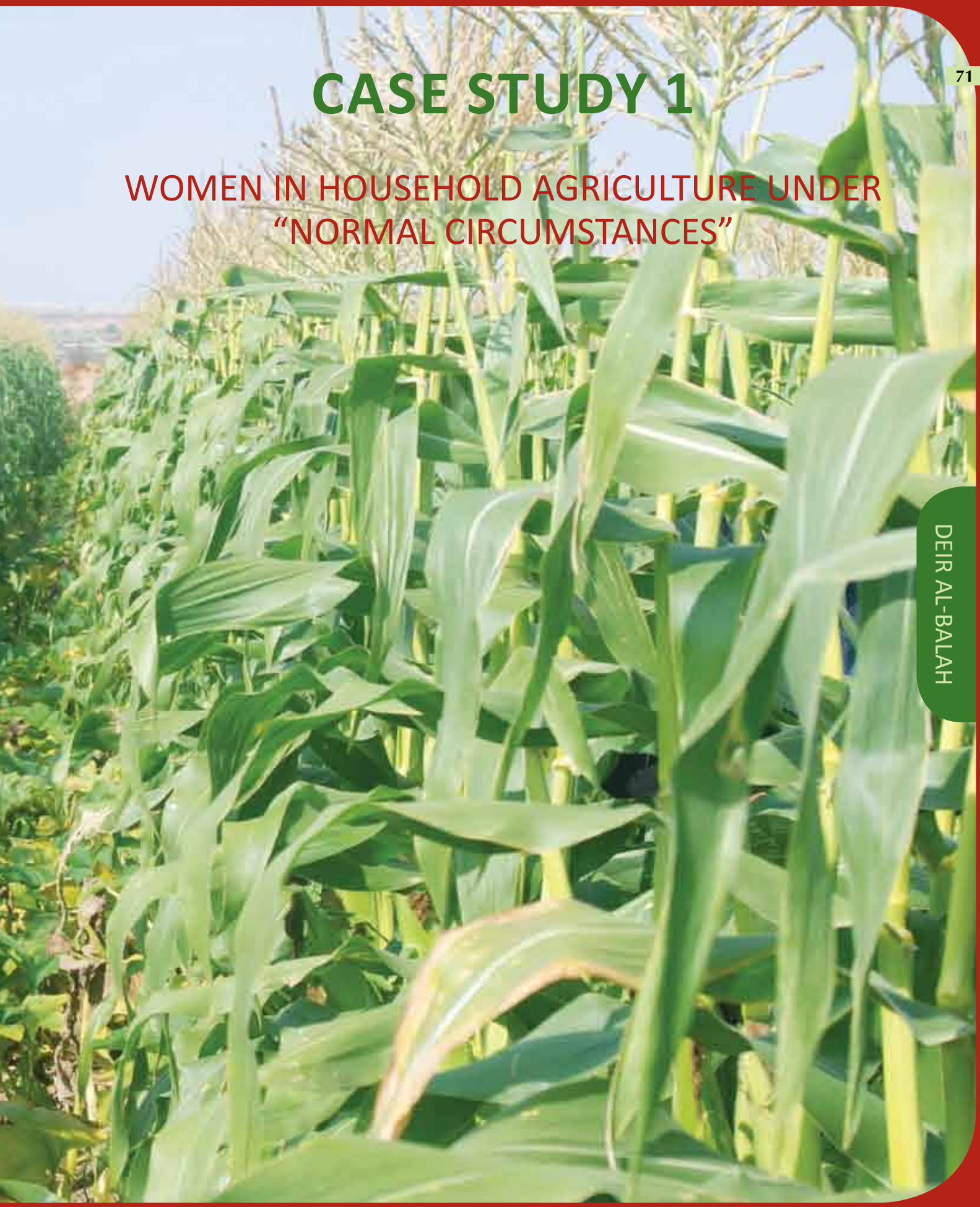
In addition, these trajectories of women in agriculture also underline the fact that agricultural skills are learnt informally through the family, rather than through formal training systems. While this is generally true for both sexes, when training is formalized, whether through agricultural extension programmes or schools and colleges, it tends to be exclusively for men. Indeed, the only agricultural high school in Gaza, located in Beit Hanoun, but which is currently closed due to its being in the buffer zone, was a male-only institution.

CASE STUDIES



CASE STUDY 1

WOMEN IN HOUSEHOLD AGRICULTURE UNDER "NORMAL CIRCUMSTANCES"



"I worked in farming with my father before I got married. He had five dunums. We used to plant lentils and alfalfa and we had olives. After marriage, I kept doing the same. I work with my in-laws on 20 dunums of land… the land is not theirs. We share the profits from the crops with the owners."
Iman, 32, refugee, mother of four, Deir al-Balah

"My father owned 18 dunums of land that was planted with olive trees, dates and potatoes. My husband has a dunum and a half. We plant and sell eggplants."
Amal, 40, non-refugee, mother of eight, Deir al-Balah

"My husband has a rented piece of land (2.25 dunums). We plough, plant and sell crops. I help my husband in every task except for ploughing. It is a man's job. I collect weeds and clean the place. I have been doing this for 15 years."
Khitam, 38, non-refugee, mother of eight, Deir al-Balah

In order to understand the differential impacts of siege, sanctions, buffer zone land loss and military aggression on women's agricultural livelihoods in Gaza, it is useful to look at women in agricultural communities who have been relatively less affected by these destructive processes. While cognizant that there are no communities in Gaza that have avoided the combined and prolonged impacts of these forces altogether, the closest the study could find as a control group representing "more normal circumstances" for women's engagement in agriculture was in western areas of Deir al-Balah.[48]

Demographic Characteristics of the Focus Group Participants

The demographic characteristics of women in this group were similar to what PCBS found for women engaged in agriculture in Gaza generally. All were currently married and their average age was approximately 45 years of age. At approximately eight children per woman, their fertility rates were slightly higher than the current Gaza total fertility rate (TFR) and likely due to the older age range of women in the group. In terms of education, the overwhelming majority had ten to 12 years of education, which is above the norm found by PCBS for women in agriculture.

Farming Trajectories

All but one woman in the group grew up in farming households and began working in agriculture as children with their parents. After marriage, they continued to work in agriculture, initially with in-laws or husbands. One woman, now in her mid-thirties, had also worked prior to marriage with family members in agriculture in Israel.

Farming Contexts: Land Poverty

It has been estimated that in the West Bank, 50% of farming households have agricultural holdings of less than 2.5 acres (ten dunums), while in Gaza, 90% have less than 0.5 acres (the equivalent of two dunums). Gaza's Deir al-Balah governorate is home to three refugee camps that were surrounded by large agricultural areas in the recent past.[49] As such, a large proportion of the population in the district were historically landless refugees who could only access agricultural land through renting or other tenancy arrangements with local landowning families. By 2005, the estimated arable land in Deir al-Balah amounted to 20,840 dunums, while population estimates for the same year were around 205,535.[50] This means that even half a decade ago there was less than 100 metres of cultivable land available per capita in the district due to demographic pressure and urbanization.

Currently, the land tenure structures under which the refugee and non-refugee women and their households in Deir al-Balah were farming showed clear signs of land poverty over a generation. Almost half the women in the focus group came from refugee households, whose parents had accessed land through rental and tenancy arrangements and had cultivated plots sized between eight and 12 dunums. The non-refugee women had grown up in families who had been landowners, cultivating plots of between five and 18 dunums.

In the overwhelming majority of cases, there had been a dramatic reduction of plot size from their parents' generation to their own. Among women from refugee backgrounds, the eight to 12 dunums they had cultivated in their natal households had diminished to zero to two dunums in their husbands' households.

48 Another focus group in this category was undertaken in the Rafah area, however, due to organizational problems, only a small number at that meeting were actually from agricultural backgrounds. As such, the analysis here will rely on the Deir al-Balah focus group.
49 ANERA (American Near East Refugee Aid), *Agriculture in the West Bank and Gaza.* February 2011.
50 ARIJ (Applied Research Institute – Jerusalem), *Geographic Information Systems and Remote Sensing Unit Database* (2005).; and PCBS, *Census of Population and Housing,* 2007.

Among the non-refugee women, plot size had diminished from 18 dunums owned by parents to between 600 metres to 1.5 dunums owned by a husband. Two exceptions were one refugee woman who currently worked with in-laws on 20 dunums, which they cultivated in a tenancy arrangement, as well as a non-refugee woman who worked with landowning in-laws on a plot of eight dunums that was larger than that of her parents. However, the overall pattern was that the size of both rented and owned land being cultivated had dropped dramatically over a generation.

*W*hile women working with landowning husbands reported cultivating extremely small plots, landless women and their households were accessing land or undertaking cultivation under a variety of arrangements. Two of the women were or had worked in households that had undertaken share-cropping arrangements, with one of them having become limited to only one dunum of land that her husband owned after the landowner ended the relationship. In other cases, husbands or sons rented land. In the worst case mentioned in the focus group, a woman reported that she worked as an agricultural day labourer on other people's farms, being paid for her labour in cash or in-kind.

A related impact of lack of access to land for cultivation mentioned was that when extended households had access to viable lands, either through tenancy or ownership, women generally remained working on the land of their in-laws.

Livelihood Strategies of Land-Poor Women

The main result of depleted land for cultivation mentioned in the focus group was that women and their households had to depend on multiple strategies to meet their basic livelihood needs. These included multiple forms of agricultural and non-agricultural activities, with women playing a crucial role in both.

Women from the most land-poor households had been forced to cobble together a variety of sources of income and undertake an array of activities to cover household needs. Crucial in these strategies was the support of NGO schemes, such as the home gardening projects by the Palestinian Agricultural Relief Committees (PARC) and food-for-work programmes by local charities, as well as tri-monthly UNRWA ration distributions among the refugee women. Linking up with NGOs also seems to have enabled them to embark on small-scale cooperative ventures in food processing as well. At the same time, all of these land-poor women were engaged in small scale animal husbandry such as raising poultry for home consumption (often supported by NGOs) or raising cattle or horses for cash or barter. In addition, besides home gardening, they were also involved in crop cultivation with relatives or landowners, both for cash or part of the crop.

Women's Livelihood Strategies on Viable Holdings

On viable-sized plots, the women focus group participants work with other household members on the main crops grown for income, as well as on crops used mainly for household consumption. They are involved in ongoing work on a number of crops according to the season and the only task they do not do is ploughing. In addition, they are often also engaged in animal husbandry, the single agricultural activity about which women said "I have" instead of "we have", since this is usually the sole agricultural resource that they are free to independently control and dispose of themselves. Only three of the women said that their household's income came only from farming. Significantly, two of them were working on larger plots (eight and 20 dunums) controlled by in-laws, with a total of 15 family members working on the 20-dunum plot. In comparison to the women in land-poor households, none of them reported receiving support from NGOs or job creation projects. Indeed, with such heavy agricultural workloads, it seems unlikely that they would be able to take on additional projects even if such projects were available.

"We have only a dunum of land. We also used to share-crop two pieces of our neighbours' land (a total of seven dunums)... We used to plant and share the profits with our neighbour. He then took his land back. He sold part of it and built for his children in the other part. We now only plant our dunum of land. We plant the vegetables that we need for our own consumption."
Jamila, 45, refugee, mother of nine, Deir al-Balah

"We do not have a piece of land or greenhouses. We used to plant eggplants on our neighbours' land. We work for others to get our basic vegetable needs. We work for land owners and get money to spend on living. Our neighbours now have olive trees. We help them pick the olives and they give us olives for our consumption. Other neighbours have corn fields. I go with my children and their wives to help and get money. I have three married children. None of them work and I am responsible for them all."
Itaf, 50, refugee, mother of seven, Deir al-Balah

"We now rent less land because pesticides are much more expensive. Our production of eggplants is much less this year."
Khitam, 38, non-refugee, mother of eight, Deir al-Balah

"We used to have a poultry farm when my husband was working in Israel. When he lost his work we became unable to afford the expenses of the farm. I started raising rabbits, but had to stop because feed for them was too expensive or unavailable."
Jamila, 34, non-refugee, mother of six, Deir al-Balah

"White phosphorus affected the fodder for the animals. My father-in-law had a horse that died after she ate from the pasture. During the war, palm trees fell on the greenhouses due to the bombing and destroyed them. We lost both the palms and the greenhouses."
Iman, 32, refugee, mother of four, Deir al-Balah

Impacts of the Gaza Crisis on Agricultural Livelihoods: Effects of the Blockade

Although escaping the worst effects of land loss to the Gaza buffer zone or major military destruction before or during "Operation Cast Lead", agricultural livelihoods in Deir al-Balah were unable to escape the effects of the blockade. According to the focus group participants, the rising price of agricultural inputs due to sanctions forced the women and their households to cut back on the amount of crops they produced or, if renting, the amount of land they rented. High input costs combined with the lack of access to external markets meant crops that had previously brought in high income, such as greenhouse vegetables, no longer did. Indeed, the rise in the price of agricultural inputs was not offset by rising prices for produce in local markets. Instead, the opposite seems to have occurred. Under siege and sanctions it seems that the prices of fresh produce have declined, either due to a lack of demand because of income collapse or due to overproduction as more Gaza households entered into agriculture to offset employment and income losses. In other cases, it seems locally grown produce, such as fresh dates, cannot compete with cheaper imports probably coming through the tunnels. In many cases, small animal husbandry, which itself was often undertaken as a household coping strategy, was also affected by the rising cost of animal feed due to the blockade. Finally, the ongoing problem of electricity supply also affected irrigation and larger scale poultry production, also undermining agricultural productivity.

Only one of the women in the focus group and her household experienced agricultural losses due to bombing and the use of white phosphorous during "Operation Cast Lead".

Conclusions

While having missed the worst effects of military destruction and land loss due to the buffer zone, agricultural livelihoods in Deir al-Balah were left vulnerable due to land scarcity under demographic pressures and urbanization. Land poverty coupled with protracted and comprehensive economic crisis meant that agricultural livelihoods became primarily coping strategies that relied on multiple activities and sources, with a majority of them undertaken by women. The comprehensive blockade on the entry and exit of goods into and out of Gaza worked to further undermine the increasingly impoverished livelihood strategies that women and their households had developed. Support for home gardening and food processing projects from NGOs and charitable organizations among women helped ameliorate these dire circumstances, primarily helping to ensure households' food security. Even these small-scale interventions, however, were affected by the blockade, as the cost of feed for small animal husbandry often rendered such projects unviable.

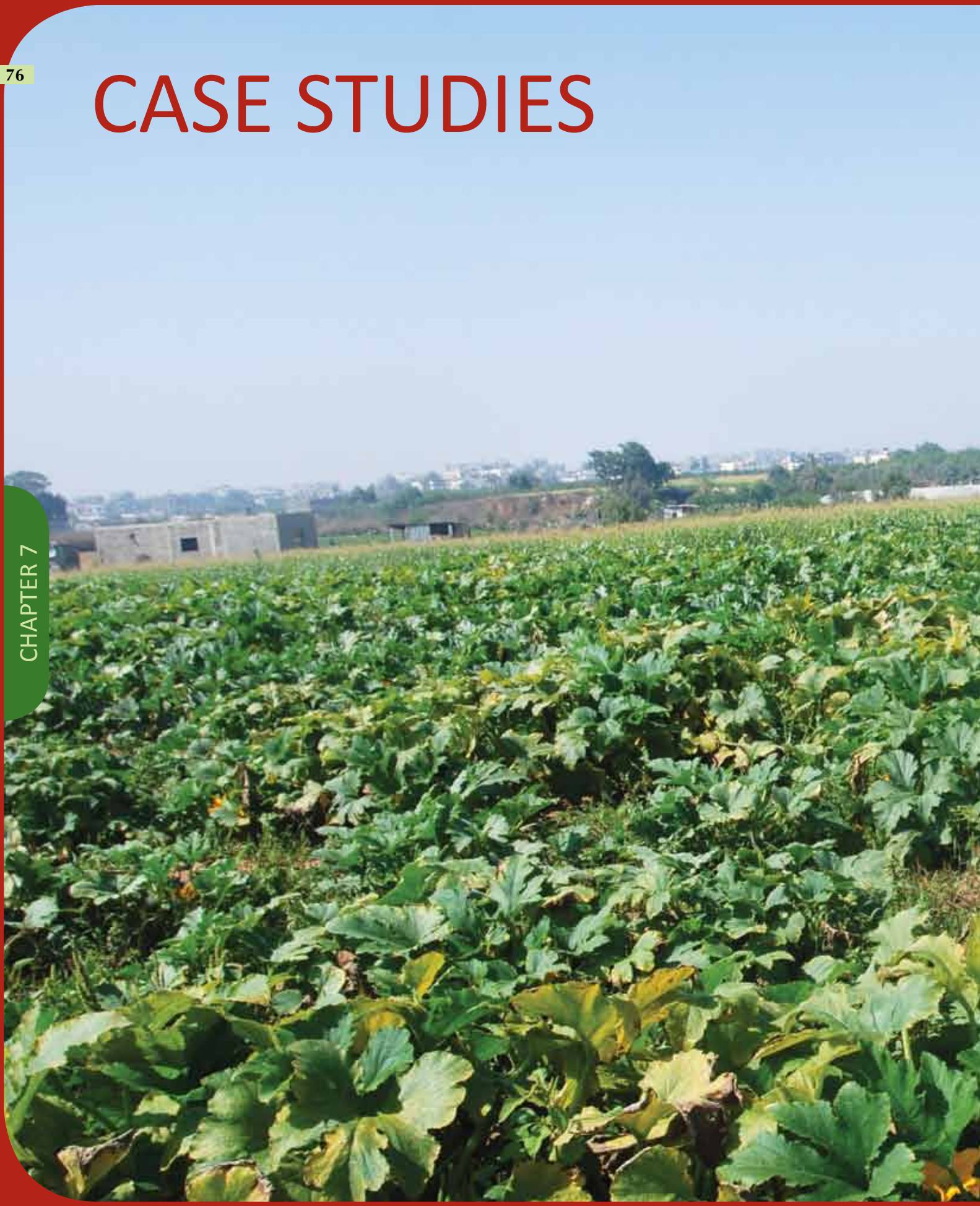
"I help my son in the greenhouses he rents. We plant tomatoes, potatoes, cucumbers, peas and corn. The best season is spring when tomato and cucumber production is the best. We also raise cattle and chicken. I have four cows and I sell milk. In 2001, I got a sewing machine and began sewing scarves and children's clothes. I used to buy clothes to sell. I got support to establish a home garden. I plant it with squash, tomatoes and eggplants. A year ago I also got support to raise poultry; I have 15 chickens and a rooster.[51] Two years ago I started a maftul cooperative with five other women. We make and sell maftul.[52] I also have four goats. …We get assistance from UNRWA every three months and NIS 1000 from the Ministry of Social Affairs every three months. My husband is sick and I have two children with disabilities."

Faiza, 50 years old, refugee, mother of eight, Deir al-Balah

51 Faiza received support from the Palestinian Agricultural Relief Committees (PARC) for her home garden and poultry projects.

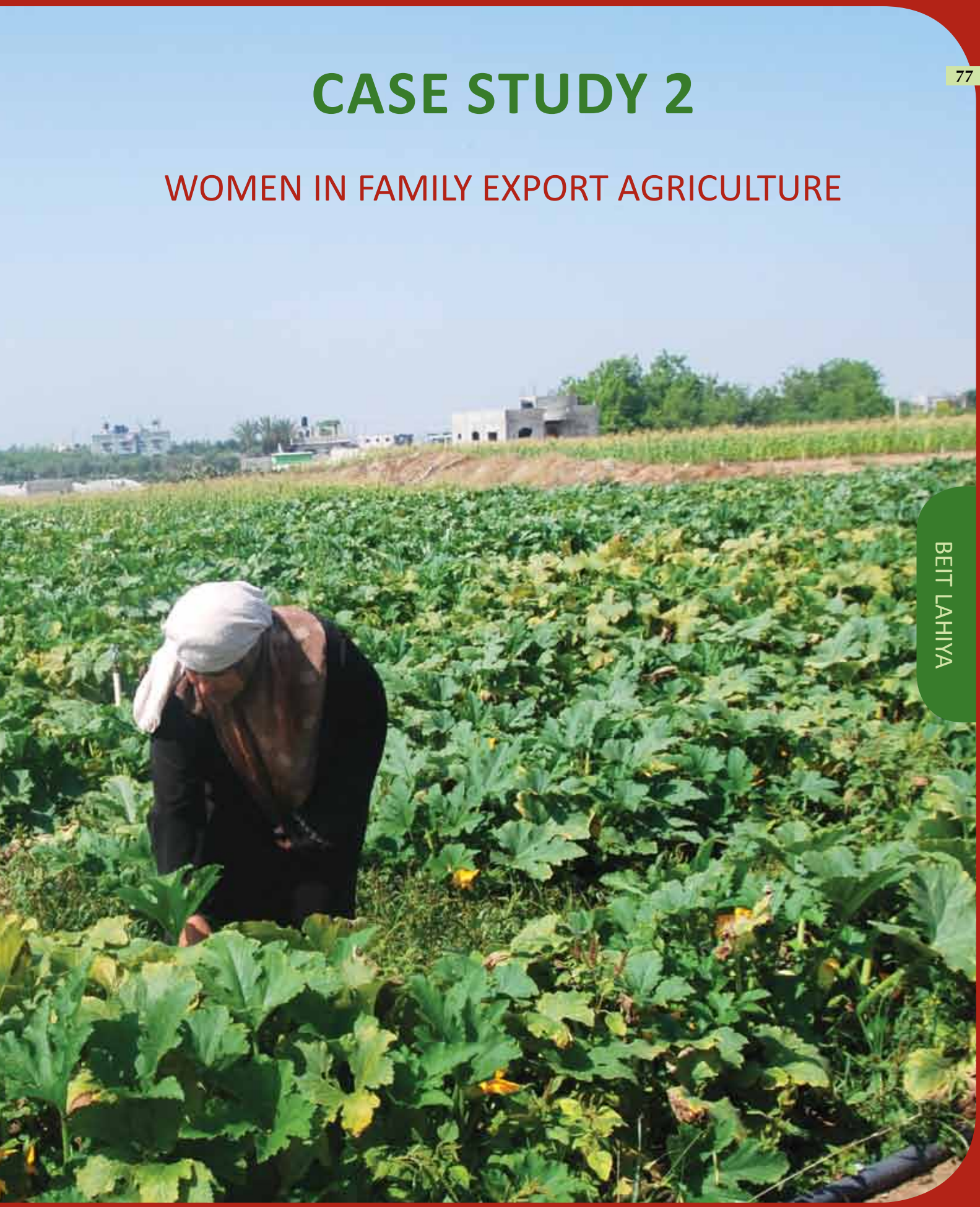
52 Maftul is a Palestinian whole-wheat couscous.

CASE STUDIES



CASE STUDY 2

WOMEN IN FAMILY EXPORT AGRICULTURE



BEIT LAHIYA

"I hope I will find other work besides strawberries. I hate strawberries because they have really exhausted me."
Rania, 32, mother of nine, Beit Lahiya

"When I got married I started helping my husband in land he rented with his family. We were working in strawberries."
Sada, 50, mother of eleven, Beit Lahiya

"I started planting strawberries when I got married. When my in-laws divided their land, my husband's share was one dunum, so we started to rent land to plant strawberries."
Najah, 50, mother of nine, Beit Lahiya

"My in-laws have three rented dunums and I started working with them when I got married. I work on the strawberries… with my husband and children. Even those in kindergarten work in strawberry planting."
Rania, 32, mother of nine, Beit Lahiya

The two main export crops produced in Gaza are strawberries and cut flowers.[53] In 2005, these crops from Gaza accounted for $29 million of Palestinian agricultural GDP. They accounted for 43% of all agricultural exports from the oPt and 86% of all exports to the much more lucrative European market.[54] Prior to the blockade, 450 Gazan farmers were engaged in strawberry production on 2,200 dunums of land and another 60 in cut flowers on 500 dunums. It is estimated that indirect employment produced an additional 7,500 jobs in the strawberry sector and 800 in the flower sector.[55]

Investing in growing crops for export in the Gaza Strip involves extremely high costs and even higher risks. Export-oriented farmers in Gaza are completely dependent on Israel for both accessing their agricultural inputs and getting their crops to valuable overseas markets. For instance, farmers growing strawberries for export must buy the seedlings from authorized Israeli dealers, as well as the bromine gas, covers, arcs, punnets and packaging. Once the crops are harvested, they are transferred to Carmel Agrexco through only one designated Gaza Crossing (Karni), where they undergo further checks and repackaging that take a minimum of three days before being transported on to Ben Gurion airport or Ashdod port for shipment to Europe.[56] Any interference by "security closure" along any point in this cycle of production and marketing can cause a farming household to lose their entire annual investment. This is especially so because these crops have only one annual season (November–January for strawberries and November-April for flowers).

The risk is worse because capital inputs to participate in export agriculture are extremely high. Prior to the blockade, estimated input costs for one dunum of strawberry farming in Gaza stood at approximately USD $3,500 (amounting to USD $7.64 million for the sector). One dunum of cut flower farming cost approximately USD $10,000 to cultivate (amounting to USD $5 million for the sector). In only one season (2007-2008) following the imposition of the blockade on Gaza, the total losses to farmers in both sectors amounted to USD $16.25 million. Approximately 450 strawberry farmers lost a total of USD $11.25 million, while 60 flower farmers lost approximately USD $5 million.[57]

In addition, the blockade had the effect of dramatically raising the prices of inputs. A sack of fertilizer increased from NIS 35 to NIS 150, nylon increased from NIS 10 to NIS 15, and a carton for packing strawberries increased from NIS 9 to NIS 13.5. By the 2009 strawberry season, the amount of land planted with strawberries dropped by a third, from 2,200 dunums before the blockade to 1,500 dunums after the blockade, representing 300 families without income.[58]

After the Dutch government negotiated an agreement, in November 2010 Israel agreed to allow exports of strawberries and flowers from Gaza to resume. However, levels have remained a trickle of their pre-blockade rate of an average of 70 trucks a day over the five-month growing season, down to an average of only 3.7 truckloads a day in January 2011.[59]

53 Cherry tomatoes and bell peppers are also grown, but at a significantly lower share of overall exports.
54 This equals approximately a quarter of the annual profits from export agriculture that Gaza settlers made prior to 2005. See NGO International Alert, 2006.
55 Paltrade, *The Palestinian Agricultural Sector*; and OCHA, *Farming without Land, Fishing without Water*.
56 Carmel Agrexco (or in short Agrexco), established in 1956, is Israel's largest exporter of agricultural produce, with the European Union one of its major markets. Today, the Carmel label markets 350,000 tons of fresh produce and flowers exported around the world, yielding an annual turnover of $580 million.
57 PCHR, *Price Increases in the Gaza Strip*.
58 PCHR, and Save the Children U.K., *Fact Sheet: The Gaza Buffer Zone*. October 2009.
59 OCHA, *Farming without Land, Fishing without Water*.

Women in the Focus Group

Nine women involved in strawberry production for export participated in the Beit Lahiya focus group. All but one of them was currently involved in strawberry production with their households and the interviews were done in January 2011 at the height of the picking season.[60] All of the women came to the meeting exhausted from work in the fields. One woman apologized and left the meeting early, saying she was scared that her husband would be angry that she was missing work and might be violent towards her.

Family Backgrounds and Farming Trajectories

Similar to women across Gaza working in agriculture, those working in export agriculture in Beit Lahiya grew up in agricultural households and began working on crops with parents when they were children between the ages of six and 12 years old. A minority of women had worked with landless parents as agricultural labourers, but the majority had worked on family farms. Most of them, however, entered specifically into strawberry farming through marriage. The reason for this is that as children, the dominant agricultural production in Beit Lahiya had been citrus and vegetables. By the time the women were young brides, however, strawberry farming had been introduced.

Women in Beit Lahiya seem to have gotten married at slightly younger ages than their agricultural counterparts across Gaza, with 16 being the modal age of marriage for the women in the focus group. This also accounts for the lower educational levels of women in the community, with the focus group participants having an average of only six years of schooling. At the same time, there were surprising extremes in levels of education among the women working in strawberry production; two of them were illiterate and two of them had post-secondary diplomas. As will become apparent in the Beit Lahiyya focus group results, there was a strong correlation between higher levels of education and women's independent management of strawberry production.

The Farming Context

Similar to Beit Hanoun, land scarcity seems to be a problem among strawberry farming households in Beit Lahiya. Most of the women in the focus group originally worked with their husbands in strawberry production on the land of their in-laws. Once these lands were divided and their husbands received their share, their land parcels became too small to make a viable living from farming. As such, seven out of the nine women were working with their households on land specifically rented for strawberry production, with the size of rented land ranging between three to five dunums. Renting land adds another approximately USD $450 per dunum to the cost of agricultural inputs needed per season.[61] Thus the women's households were spending an additional average total of USD $1,500 to $2,500 per season solely on leasing land for production.

All of the women in the focus group said their households' main income was from strawberries. While most of the women reported that they worked with their husbands, a surprising third of the women in the focus group rented land and managed the production independently of their husbands and in-laws. Two of these self-employed producers were the most highly educated in the group, having finished a post-secondary diploma. Both were married; one spouse was a public sector employee and the other "unemployed". Both women had learned strawberry farming from having worked on crops with their parents or in-laws and had gone into production either with a brother or on their own, with the support of parents. The other self-employed woman in the focus group, a divorcee, was renting and managing production with her grown son.

"My husband and I started to rent five dunums of land. We plant and sell at the market."
Samiha, 35, mother of nine, Beit Lahiya

"I am divorced now and I live with my son. He rented four dunums and we plant them with strawberries and other things."
Mariam, 52, mother of seven, Beit Lahiya

"I have now been working on a piece of land that my brother and I first rented nine years ago."
Nima, 41, graduate in Arabic Language, mother of six, Beit Lahiya

"I got married and I rented a piece of land next to my family. My family helped me in planting it. I rent around three dunums a year to plant with strawberries."
Abir, 39, graduate in Education, mother of eight, Beit Lahiya

60 The exception was a woman in her early fifties who had stopped "going to the fields" seven years ago and left the production to her grown-up sons and husband.
61 PCHR, *The Impact of the Gaza Siege on Strawberry and Flower Exports*.

"Women work more than men. I care for strawberries like I care for my children, but (work on strawberries) can be even more exhausting (than raising children). I take my breastfed baby with me to the land. I think about strawberries 24 hours a day. I hate strawberries."
Rania, 32, mother of nine, Beit Lahiya

"We plant onions, garlic, corn, squash and beans. We plant everything. I also raise goats, rabbits and chickens for our home consumption and sell eggs."
Najah, 50, mother of nine, Beit Lahiya

"We plant garlic, onions and beans. I raise chickens and goats for our home consumption. I have ten chickens that provide us with eggs."
Samiha, 35, mother of nine, Beit Lahiya

"We plant garlic, onions, beans, corns and watermelon. I also raise ducks, chickens and goats."
Nima, 41, graduate in Arabic Language, mother of six, Beit Lahiya

Division of Labour in Strawberry Production

Men carry the burden of work during the initial stage of planting, after which women seem to carry most of the constant workload through to harvesting.

Growing strawberries is extremely labour intensive and demands ongoing care of the crops over a five-month season. Generally, women said that all household members, including men, women and children, work on the crop over the November-March planting to harvesting cycle. However, men work more during the beginning stages, preparing the beds for planting and setting up the irrigation and plastic tunnels. After this, the major body of the work falls to women, with constant weeding, removal of dead leaves, daily care from the elements and finally harvesting the fruit. The focus group meeting was held during the harvesting period and all of the women were working between six and eight hours per day on their strawberry crops. During intense parts of the season (planting and harvesting) some women reported that in the past their families would hire extra labour (all men). One woman in the group, whose in-laws planted a 20-dunum plot, mentioned hiring as many as 12 additional labourers. The majority of the women cited hiring much fewer labourers, usually between two to four male workers. A number of women said their families currently resisted hiring help in order to offset costs.

None of the women mentioned participating in the initial purchase of agricultural inputs or in the final marketing of the strawberries. Only one woman mentioned that she herself would market some of the produce herself locally in Gaza.

In terms of the self-employed women, there was not much difference. Two of them, like the others, said they hired two to four additional (male) workers when they needed extra hands, while the third said she and her household tried to save costs by doing all of the work themselves. Similar to the other women, they never mentioned participating directly in the purchase of inputs or in marketing the final crop. This may be because of the central role of the Strawberry Cooperative Association in Beit Lahiya as the middle man between Gazan farmers and Agrexco, both in terms of providing the inputs and loans at the beginning of the season, as well as finally delivering the crops to the Karni crossing for inspection and delivery to Agrexco.

Secondary Agricultural Activities: Raising vegetables and small livestock

In addition to working on strawberries, all of the women in the focus group were also involved in growing vegetables. The majority of them were also undertaking small animal husbandry. Some of these other crops were planted during the strawberry season, mainly for household consumption. Others were planted as sources of cash when the strawberry season was over. Once again, small scale animal husbandry was a main activity by nearly all of the women in the group, used for household consumption, for barter with neighbours and also sold for cash when needed. Similar to the women interviewed from Deir al-Balah, many of the women used "we" when referring to growing vegetables and "I" when referring to animal husbandry, suggesting the degree to which they control the latter as an independent resource. It was unclear from the interviews whether these additional agricultural activities had expanded in response to the decline in income from export crops or not. Nevertheless, as crops for household consumption and the local market, they would logically increase in significance in periods when cash income from strawberries declined.

None of the women in the focus group were involved in non-agricultural income-generating activities. This was clearly due to the high labour demands on them from cash cropping as well as agricultural production for their own household consumption.

Dating the Crisis in Income: The Blockade

Although all of the women in the focus group said their livelihoods had been

affected by various Israeli military incursions since 2005, they all cited the onset of their households' income crisis as beginning in the period of blockade following July 2007. Dependency on one main cash crop for the bulk of their annual income as well as having a specific growing season in which the crop can be marketed for export means their entire livelihoods are extremely vulnerable to disruptions within the narrow production season and export window. As such, the women mentioned that the November 2007–March 2008 season had been completely destroyed by the inability to export, followed by the 2008-2009 season when only a minimum amount was allowed out. Those who had grown strawberries during these seasons ended up selling them locally in Gaza for 40% of their export price (NIS 10 per kilogramme versus NIS 25 per kilogramme), at a major loss to their production costs.

Impacts of Livelihood Crisis

Indebtedness along with the high costs and risks of export farming has resulted in households cutting back dramatically on the amount of land they are cultivating with strawberries in the 2010-2011 season.

All of the women in the focus group said their households had cut back the area that they cultivated with strawberries to approximately half of what they had cultivated prior to the onset of siege and sanctions. Thus, as an impact of crisis, as well as a survival strategy, households involved in export-oriented agriculture have had to cut back on the very activity that had been and could be their main source of economic wellbeing. Despite having access to dependable agricultural credit, with five out of the seven women mentioning their household taking annual loans of NIS 5,000 from the Strawberry Cooperative Association, many of the women reported that their households had incurred debts from their agricultural losses over the past three years. In addition, they had learned from bitter experience that a sudden closure on exports could recur at any moment, meaning that smaller investments in strawberries meant smaller potential losses as well as profits.

Other Household Impacts of Livelihood Crisis: Disruption of Sons' Higher Education and Early Marriage of Daughters

Similar to the pattern found among women in the other agricultural communities in Gaza (see next section), the majority of households represented in the Beit Lahiya focus group reported that if they were investing in children's higher education, it was in the education of sons. The women reported that income crisis had had the effect of disrupting the study of sons enrolled in university and lessening the likelihood that younger sons would follow their lead into higher education. One exception was a woman that reported having a daughter who completed university, but could not get her diploma because of inability to pay. The impact of income crisis on daughters seemed to be an increased motivation by parents to marry them off to other households at early ages. However, the women in the focus group who had actually married off their daughters at young ages "due to poverty", were themselves in their fifties, suggesting that this was not an effect of the most recent livelihood crisis, but much more of a historical norm in Beit Lahiya. Younger mothers in their thirties and forties all insisted that they wanted their daughters to finish high school and even university if household income allowed it. Only under intense strain had one woman in the group in her thirties negotiated a marriage for her 16-year-old daughter during the recent livelihood crisis, who later returned to school when the engagement broke down. Not surprisingly, the two women who themselves had higher education were the most insistent in their hopes to educate their daughters through university along with their sons.

Other impacts of livelihood crisis mentioned were cutting back on expensive medical treatment, specifically fertility treatment, and cutting back on non-essential items such as new clothing. In terms of compensatory activities, it was not clear whether women's level of engagement in animal husbandry and

"We raise chickens. I sell young chickens or sometimes exchange them with my neighbours for needed things. I also raise ducks."
Abir, 39, graduate in Education, mother of eight, Beit Lahiya

"The worst period was the siege and takeover of Gaza. The siege destroyed the season."
Seda, 50, mother of eleven, Beit Lahiya

"After the takeover of Gaza, we became unable to export or work. We managed to export strawberries once in 2009, but it was only a trial. 2010 was the first year we managed to export strawberries again."
Rania, 32, mother of nine, Beit Lahiya

"My daughters got married at an early age (16 and 17 years old) because of our poverty. Only two of my sons finished their high school. My other sons had to quit school before they finished."
Seda, 50, mother of eleven, Beit Lahiya

vegetable production had also been a response to their recent livelihood crisis or not.

Control of Assets and Income

All of the women in the focus group, surprisingly even those women producing independently of their spouses, said that their husbands controlled the income from strawberry production. This may be linked to women's lack of interaction with the agricultural cooperative in Gaza, which was the case in relation to inputs, given that the cooperatives distribute the pay from the sale of crops within Gaza. Seasonal earnings in large lump sums that are distributed directly to a male family member are potentially less easy for women to gain access to. As will be covered in more depth in chapter five, women in Beit Lahiya, while having some access to independent assets (primarily dowry gold and land through inheritance), had in the majority of cases sold these on behalf of their households by the time of the interviews, either to pay off debts incurred due to the blockade or on behalf of their children's education or marriage.

"My daughter finished her university education two years ago. She still has to pay JOD 450 to get her certificate. We eat anything. My husband cares a lot about our expenses because we do not have much money. We have more than NIS 10,000 in debts…Now we only plant half the amount of land we used to before."
Itidal, 51, mother of eight, Beit Lahiya

"In the year 2009, we took a NIS 15,000 loan from the Strawberry Cooperative Association in Beit Lahiya (NIS 5,000 for each dunum). We do not have any money since then. I sold my gold to spend on the land. We only plant 40% of the land now. Our income has really deteriorated."
Rania, 32, mother of nine, Beit Lahiya

Conclusions

Production of crops for export is undertaken as a primary, rather than supplementary, source of household income. As such, all household members are extremely dependent on the possibility of producing and marketing only one main crop, leaving them highly vulnerable to the instabilities of the Gaza environment. Due to the Israeli-imposed blockade, many strawberry farming households incurred large debt and had to lessen the scale of their production even after export was re-opened in 2010-2011.

Growing crops for export is a highly labour intensive form of agricultural production. Women in Gaza carry a huge portion of this workload over the course of the season, while at the same time, they predominantly work as unpaid family labourers. In addition, while contributing labour and, in many cases, dissolving personal assets to support household agricultural production (through repaying debt), women seem to have little control over the income earned from exporting their crops. Outside of their main labour burdens on export crops, women also produce a range of agricultural products for household consumption and, to a lesser extent, barter. With such major labour responsibilities for their households, women in Beit Lahiya have no ability to undertake independent forms of income-generating activity.

Further research is needed to better understand the dynamics of women undertaking export-oriented agriculture independent of husbands and why this does not seem to translate into better control over the income for the women involved. In addition, future studies need to look more explicitly at the role of existing agricultural cooperatives and their role in relation to women's access to both inputs, decision-making, as well as income from export oriented agriculture.

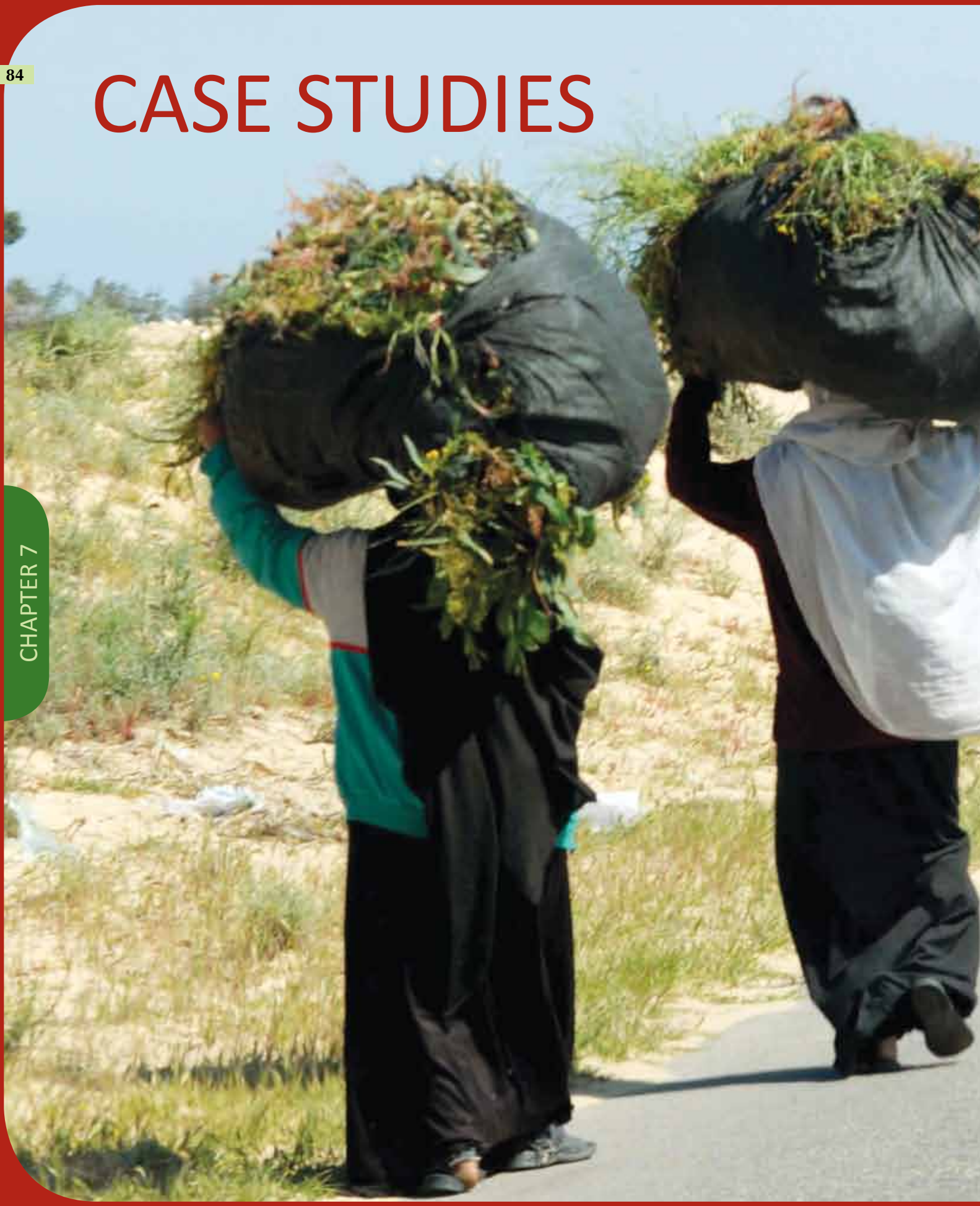
"I have a son in the university. My daughter got married at the age of 13 due to poverty. My other son postponed his university studies until when we have the money to pay his tuition."
Najah, 50, mother of nine, Beit Lahiya

"I sold my gold for JOD 700 to spend on the land."
Rania, 32, mother of nine, Beit Lahiya

"I inherited 400 metres of land from my father. I sold them to help my son get married and pay off our debts."
Najah, 50, mother of nine, Beit Lahiya

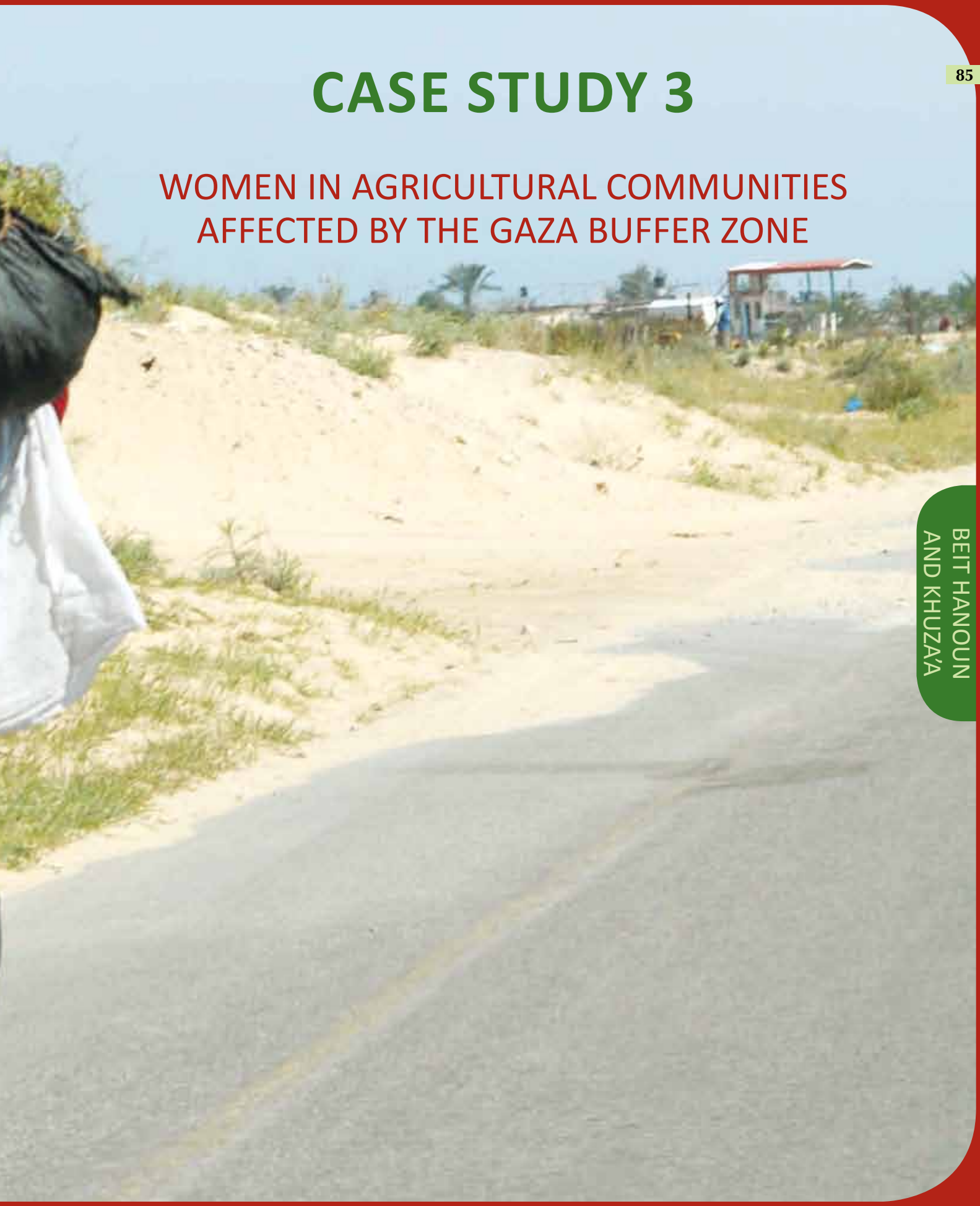
"As I told you before, I do not have one shekel. My psychological status was affected a lot. My children are tired and my husband is sick. I cannot buy clothes for my children. We eat little. We may eat pepper and tomatoes for lunch. I feel we work for no profit."
Rania, 32, mother of nine, Beit Lahiya

CASE STUDIES



CASE STUDY 3

WOMEN IN AGRICULTURAL COMMUNITIES AFFECTED BY THE GAZA BUFFER ZONE



"The eastern side of the land, which is the one close to the borders, was uprooted in 2000. We did not plant it again. We used to rely on it since it is big. Now, there is no water there. We now only use half a dunum that is on the western side close to our house."
Huda, 42, mother of nine, Beit Hanoun

"During the war, our land was uprooted and our house was destroyed. The land is not far away from the borders. It is around 300 metres away. We are very close. The land is not planted except for a very small area. Israeli bulldozers are very close to it. We go twice to three times a week and in times of quietness, but still do not stay for long."
Sayma, 54, mother of three, Beit Hanoun

"Our land was last bulldozed in 2009. We do not reach it at all. The owner of the tractor went after the war to plough it, but the Israelis killed him and we stopped going there ever since."
Tahani, 35, mother of five, Khuza'a

Two focus groups were specifically conducted in areas hard-hit by buffer zone restrictions: Beit Hanoun in the far north (near Erez) and the southern village of Khuza'a (east of Khan Yunis). While both lost access to agricultural lands due to Israel's buffer zone policy, they differ in terms of the extent of land loss, as well as in terms of their experience of outright destruction due to major military incursions, including "Operation Cast Lead". Added to the impact of security zone restrictions, Beit Hanoun has suffered numerous military incursions since 2000, experiencing repeated damage to its agricultural and other infrastructure even before "Operation Cast Lead" in late 2008. Khuza'a by contrast, while having lost land to the buffer zone and having experienced "crop levelling" since 2000, had escaped the worst effects of military destruction until "Operation Cast Lead".

Beit Hanoun lost land to the buffer zone on both its northern and eastern sides and has been the target of multiple ground invasions by the Israeli army since 2000. In total area, it has lost twice as much land to the buffer zone as in Khuza'a. Even preceding "Operation Cast Lead", Beit Hanoun had experienced more than eight ground invasions by the Israeli military resulting in recurring destruction to agriculture and infrastructure, as well as loss of life, with 85 people having been killed during the IDF's 2006 re-occupation of the town. Already in the period from 2001 to 2004, Israeli military operations and the effects of the buffer zone had resulted in a dramatic loss of cultivation and cultivable areas in Beit Hanoun, totalling a 60% drop in the land area cultivated with trees and other vegetation. During this period, Beit Hanoun's cultivated hectares declined from 51.5 to only 20.3 hectares.[62]

In contrast, Khuza'a, though it had been affected by the original 500 metre buffer zone prior to 2009, only suffered large-scale military destruction during "Operation Cast Lead" itself. Thus Beit Hanoun has experienced much more restricted access to agricultural land over a longer period of time than Khuza'a. That coupled with the earlier onset of military destruction in Beit Hanoun means that, in terms of adapting to diminished access to agricultural land and livelihoods, Beit Hanoun has had a much longer adaptation process than the farming households in Khuza'a have had. The farming households in Khuza'a came out of the experience of "Operation Cast Lead" ill-prepared to deal with their losses.

Table 7.8: Impact of Buffer Zone Restrictions and "Operation Cast Lead" on Beit Hanoun and Khuza'a

	Beit Hanoun	Khuza'a
Depth restricted areas	1,500 N/1,000 E	1,000 E
Restricted area in dunums	9,447	5,075
Affected population	3,800	4,600 (50% of village population)
Schools affected/Number of school children affected	1 (Beit Hanoun Agricultural Secondary)/85	1/1,250 (of which, 316 are girls in secondary education)
Number of times experienced military ground incursion and related destruction	More than nine times, including during "Operation Cast Lead"	Multiple rounds of crop levelling before 2009. Main incursion during "Operation Cast Lead"
"Operation Cast Lead" impacts on homes	2% (112) of total homes completely destroyed	5% (99) of total homes completely destroyed
"Operation Cast Lead" impacts on agriculture		23% (2.4 hectares) of greenhouses destroyed

62 OCHA, *Beit Hanoun: Northeast Gaza Strip Satellite Image Analysis of Vegetation Loss 2001–2004.* Jerusalem: 23 August 2005.

Dating the Crisis in Household Livelihoods

Most of the women in Khuza'a focus group cited the onset of their households' crisis to "Operation Cast Lead" in 2008-2009 and claimed that farming had been their households' main source of income prior to it. In contrast, the women in the Beit Hanoun focus group dated the onset of crisis as much earlier, citing the year 2000 and the outbreak of the second Intifada, before which household income had depended primarily on husbands working in Israel with agriculture being a supplementary activity.

When looking at the amount of agricultural land farmed by households in the two communities prior to "the crisis" it is clear that Beit Hanoun was already facing land shortages due to demographics and urbanization, with land areas cultivated by households amounting to less than two dunums, and in a number of cases less than one. In Khuza'a, the average amount of land cultivated before the crisis was five dunums or more. As such, for Beit Hanoun, household income crisis had happened much earlier and was primarily an outcome of male breadwinners' loss of access to work in Israel. Crucially, with limited areas of land available for cultivation, agriculture could not compensate for the loss of income from wage work in Israel. Khuza'a, by comparison, was and is still mainly an agricultural community. Khuza'a's more extensive lands meant that agriculture could be the main source of household income both preceding and following 2000. Only following "Operation Cast Lead" in 2009 were household incomes thrown into crisis due to the massive destruction of agricultural and other infrastructure, as well as the extension of the buffer zone into more of the village's land.

In addition, the nature of agricultural production between the two communities was different prior to the onset of crisis. Many Khuza'a households were engaged in greenhouse agriculture, mostly of tomatoes, as well as chicken battery farms. Both are market-oriented activities that involve much higher investment, but also yield much greater income. In comparison, at an earlier period in Beit Hanoun, many women mentioned that households had produced citrus. However, by 2000 most had turned orchards over to the production of field vegetable crops mixed with small-scale animal husbandry. A number of women had been involved in yogurt and cheese-making from sheep and cows. Overall, the types of activities in Beit Hanoun involved less capital investment, but also yielded much less income.

Division of Labour in Agriculture Before the Crisis

The main gender division of labour in family agriculture prior to the crisis was also different between the two communities. While most women in Khuza'a talked of farming with their husbands before the crisis, in Beit Hanoun many women reported farming either with their children or with their in-laws, while their husbands were working in Israel. As such, many women in Beit Hanoun were the primary managers of the household's agricultural activities for many years and only shared responsibilities with husbands when the latter lost work in Israel and were forced to return to farming.

At the same time, regardless of this difference in the main gender division of labour between the two communities, women in both locations were involved in secondary income-generating activities in addition to their main roles in the primary agricultural activity of the household.

In Beit Hanoun, many women reported supplementing farming income with small income-generating projects, often unrelated to agriculture, such as knitting, sewing, home-marketing of clothing, embroidery and small animal husbandry. In Khuza'a, women's agricultural workload for their main family production left less time, and perhaps less need, for women to undertake secondary activities. However, many of them had been engaged in small animal husbandry, both for home consumption and for sale.

"The land that is by the border, we go to it and leave as quick as we can. We fear to go after my son was killed during the war. The closer land, we plant it with vegetables and we have greenhouses. We rely completely on farming so we have to keep trying."
Ghada, 34, mother of seven, Khuza'a

"I lived with my in-laws who have two pieces of land totalling three dunums close to the borders. It was all bulldozed. One of the dunums was for the tomato greenhouses. We had a poultry farm and we raised rabbits and pigeons. It was all destroyed. We now rent three dunums in which I work with my children. We plant tomatoes and share the profit with the land owners -- we get a third and they get two thirds. My husband is sick now. He does not work. It is me and my children who do all the farming now."
Ammona, 57, mother of seven, Khuza'a

"Ten years ago, it was planted with orange trees there. The Israelis uprooted it. So we planted olive trees and that was also uprooted. Each time we plant the land it is uprooted. So we decided not to plant it. Then we returned back to planting it in 2007. In 2008, (during "Operation Cast Lead") it was uprooted again. Now we planted it with olive seedlings. It is still one month old."
Siham, 42, mother of seven, Beit Hanoun

"We used to have greenhouses on three dunums at the border area, but it was bulldozed by the Israeli military six years ago. It is currently inaccessible. When we go there, the Israelis shoot at us. We do not go except in winter. We plant it with wheat and barley. We go to check on it only and return as quickly as we can."
Fawzia, 50, mother of five, Khuza'a

The Security Zone Impacts: Land Loss, Recurring Military Destruction and Farming Under Threat of Military Violence

In both communities, the buffer zone functioned not only to restrict access to lands, but also involved multiple rounds of military destruction to agricultural crops and infrastructure, as well as caused ongoing vulnerability to military violence when working their remaining lands. The overall impact of the security zones on the women in the focus groups was threefold: less land area available to households to cultivate, constant vulnerability to military violence when farming, and multiple losses of crops and infrastructure due to military destruction. Only in a few cases in both communities was all of a household's land made totally inaccessible. The more usual pattern was that families lost full access to part of it and were forced to work smaller areas near the zones where access was possible, but extremely dangerous.

In Khuza'a, due to the greater areas of land for cultivation, many households were able to continue agricultural activities in areas away from the buffer zone, but even then most continued to try and cultivate in the zone areas as well, despite the risks. Almost all of the women in the focus groups reported that their households had suffered multiple rounds of military destruction to crops and infrastructure in the buffer zone and had replanted them multiple times.

In Beit Hanoun, many households had had crops destroyed three to four times even prior to "Operation Cast Lead" and three of the women in the focus group had had their homes destroyed during the "Operation Cast Lead" as well. In comparison in Khuza'a, these rounds of military destruction were fewer, but all had experienced the most major destruction to crops and infrastructure during "Operation Cast Lead". Both communities changed their cultivation strategies in response to these rounds of destruction. In Beit Hanoun, many of the women in the focus groups reported that their households had turned from planting trees, such as citrus and olive, to planting ground crops, since trees were a particular target of the military. In Khuza'a, the strategy was to plant crops that did not require having to spend a lot of time in the dangerous buffer zone in order to tend to them, such as grains and olive trees.

Out of desperation, most of the women said they continued to farm or harvest on lands in or near the zones that were accessible, but dangerous, risking grave injury or death. As a woman in Khuza'a said, "we depend on farming, so we have to keep trying". In all cases, it was the women themselves who took these risks, sometimes with their husbands, but usually with other older female household members, to access crops in the buffer zone. Although stated indirectly, this seems based on an assumption that men and boys were more likely to be attacked by the Israeli military than were women. None of the women mentioned taking children or young girls on these dangerous missions.

Impact on Income and Household Wellbeing

In Beit Hanoun, the onset of households' livelihood crisis was not linked to loss of income from agriculture, but instead to male breadwinners' loss of employment in Israel at the outset of the second Intifada. Agriculture, which had been a supplement to households' main income from Israel, now took on an expanded role in household survival strategies. Indeed, a number of women in Beit Hanoun stated that after the closure "we had to depend on farming". In contrast, in Khuza'a, livelihood crisis was linked directly to the multiple effects of the buffer zone and military destruction on agriculture that had been, and continued to be, the mainstay of family income.

Estimates of the decline in household income in both communities were between half to three quarters following the crisis. In Beit Hanoun, monthly salaries from Israel of NIS 4,000-5,000 had meant many households had invested in building independent family dwellings. When the closures were imposed they found themselves facing large debts at the same time that they had lost their main source of income. A number of women stated,

"*we sold everything*", implying they had to sell off main assets in order to pay off these debts.

A main impact of livelihood crisis shared by both communities was on children's higher education. In specific, many women in the focus groups reported that they had had to terminate the education of sons already enrolled in universities and foresaw that they would not be able to educate their younger sons. Sons' higher education was clearly the priority. When prompted about daughters' education, the women focus group participants mentioned it as generally desirable, but impossible due to their lack of income.

Other livelihood crisis coping strategies noted by women from both communities included:

- Selling gold: Jewellery is usually a woman's sole personal asset in the Gaza Strip. Women who mentioned selling it always said it was on behalf of children's needs;
- Cutting back on non-essential items: Most often mentioned was cutting back on daughters' and women's clothing;
- Cutting back on basic foods: More often than meat, households mentioned cutting back on fruit;
- Cutting back on social visits: An often-overlooked outcome of income crisis is growing social isolation. Visiting friends or relatives involves gift exchanges, with even small gifts such as sweets a burden on stretched incomes. In addition, hosting others also includes costs of food and drink that households can ill-afford.

Coping: Household Agricultural and Non-agricultural Livelihood Strategies

In Beit Hanoun, many households "returned to agriculture" to make up for lost income sources, but as in Deir al-Balah, agricultural activity alone could not meet family needs. Thus, households turned to an array of activities to make up for their lost livelihoods. At the same time, the labour distribution between men and women across these activities was very unequal. Men were only mentioned as engaging in family agriculture and job creation schemes when they were available. In contrast, besides family agriculture, women spent time accessing charitable and food aid; bartering their agricultural labour for produce; undertaking income-generating projects such as sewing and animal husbandry; as well as collecting house rubble and scrap wood for sale.

According to the women in the focus groups, a particularly central aspect of households' livelihood strategy seems to be women's engagement in small animal husbandry. While historically women in Palestinian rural households have always raised poultry, rabbits and pigeons as a means to generate income and food, it seems that with the current high costs of meat that this traditional mainstay of women's agricultural production has become much more important. Indeed, in Khuza'a, women's small animal husbandry was almost the only "new" livelihood strategy mentioned.

In Khuza'a farming, in the vast majority of cases, is still the core livelihood activity due to the availability of adequate land, though at depleted levels compared to the past. Other strategies mentioned by focus group participants included remittances from relatives overseas, planting new crops such as herbs, and only in one case was a job creation opportunity for a husband mentioned. Thus small animal husbandry, as well as a few cases of larger scale chicken battery farms, has become the main strategy in supplementing household needs and is undertaken both for home consumption and for sale. While clearly small animal husbandry is positive as a flexible survival strategy that offers the possibility to mix between home consumption and income generation, there are clear limits to its expansion as a main source of income, namely the cost of feed. Given that land in the buffer zone was often used for grains and animal fodder, there was a clear cost-benefit relationship between ongoing accessibility to cheap feed and the ability to raise small livestock or expand livestock production. Indeed, when asked about needed humanitarian support, a main priority of women in both Beit Hanoun and Khuza'a was the need for animal feed.

"I no longer buy any kind of meat for my family. My daughter hasn't had new clothes for three years. I took a school uniform and a bag from my sister for her to use. I can't meet her needs. I ask her to be patient, but other times I hit her."
Amna, 50, mother of two, Beit Hanoun

"We built our house before the closure. After the closure we spent our savings to pay off the debts. My husband used to earn NIS 4,000 in Israel. Now we rely on UNRWA job creation projects and on selling rabbits. We lost more than half of our income since the closure. We never used to go and look for charity organizations before. We used to buy everything: fruits, meat and vegetables. Now, we work hard and we reduce our expenses to be able to survive."
Leila, 45, mother of eleven, Beit Hanoun

"After the closure, we sold everything and now we rely on farming."
Najat, 39, mother of ten, Beit Hanoun

"We now lack everything. We used to sell and buy. Our income deteriorated to less than a third…We cut back on expenses for the children, and on vegetables and clothes."
Fawzia, 50, mother of five, Khuza'a

"I sold my wedding ring so we could send our first grandchild to kindergarten."
Ameera, 55, mother of six, Beit Hanoun

"We all went through problems. I sold my gold to pay for my children's expenses. I wanted to support my son in finishing his education, but couldn't afford it. My daughter wears my clothes."
Ghada, 34, mother of seven, Khuza'a

"We now just buy the basics for our children. When my husband was working in Israel, two of my sons got university educations. Now, they only study at UNRWA diploma programmes. We need to survive only."
Suad, 46, mother of twelve, Beit Hanoun

Conclusions

The impacts of the Israeli imposed buffer zone on agricultural livelihoods cannot be understood independently of the combined effects of prolonged siege and blockade, recurring military destruction to agricultural lands, and in the context of land poverty due to urbanization and demographic pressure. Focus groups revealed that the household incomes in the two communities of Beit Hanoun and Khuza'a dropped by half to two thirds under the combined impacts of these forces.

In Beit Hanoun, already suffering from land poverty due to demographics, the loss of access to land because of military buffer zone undermined the possibility of agriculture becoming an alternative livelihood strategy for households whose male breadwinners had lost employment in Israel. Prior to 2000, women had been the main managers of household agriculture as a supplementary income source, while husbands worked in Israel. Once the Israeli labour market was closed, many men attempted to make up for their loss of income by "returning" to agriculture. However, they did so at the very same time that viable amounts of land for constituting primary household income were made inaccessible by the Israeli military. Repeated rounds of military destruction to agriculture after 2000 made even subsistence activities precarious. As a result, women were forced to undertake a plethora of small scale agricultural and non-agricultural subsistence and income-generating activities to meet households' basic needs. Humanitarian food aid and NGO support for small projects were critical in these women's survival strategies on behalf of their households. In contrast, men who were unable to make viable livelihoods in agriculture or find "acceptable" work elsewhere in the economy depended primarily on their wives, as well as on short-term job creation opportunities provided by humanitarian actors.

Khuza'a, a community that was not land-poor, was better able to cope with the initial loss of access to land caused by the buffer zone in 2000. With larger areas of land to begin with, agriculture could continue to constitute what it always was, the main livelihood activity of households. Only following "Operation Cast Lead" in 2009 were these once stable agricultural livelihoods thrown into crisis in the context of an expanded buffer zone and massive military destruction to agricultural crops and infrastructure. The outcome was that households continued to farm what land was still available to them at a massive drop in income. For the first time, many of them also began to depend on food aid. Women who had been engaged full-time in household agricultural activity prior to "Operation Cast Lead" had little experience in income-generating projects and instead tried to compensate for family income losses by expanding existing activities in small-scale animal husbandry.

In both Khuza'a and Beit Hanoun, older women seem to have been the most likely family members who undertook the role of entering land in or near the buffer zone in order to access crops, at the risk of grave bodily harm. One reason for this was women's dependence on grain located in the buffer zone for small-scale animal husbandry, as well as an assumption that the Israeli military were less likely to fire on women. In Beit Hanoun, land scarcity seems to force households to try cultivating areas of land where they are at grave risk, with both women and men continuing to access areas in or near the buffer zone.

Chapter 8

WOMEN'S SELF-EMPLOYMENT STRATEGIES IN THE INFORMAL SECTOR

8.1. Background

As we have seen, access to wage employment in Gaza for women overwhelmingly depends on having a high level of education, while involvement in agriculture is usually an outcome of being born or married into a farming household. Thus, self-employment strategies through the creation of small-scale income-generating projects is one of the only avenues open to women in need of income, but who have lower levels of education and no access to agricultural land, as is the case for the majority of women in Gaza. While the previous chapter showed that many women engaged in farming also undertake supplementary income-generating activities, both agricultural and otherwise, this chapter will focus on self-employment among women in non-agricultural urban contexts.

Formal labour force surveys rarely capture the extent of women's involvement in small-scale income-generating activities. Given that these surveys' main goal is to measure standard forms of economic activity that are relatively stable and formalized, labour force surveys have a problem in capturing small-scale informal economic activity more generally. In addition, gendered norms in which both men and women tend to prioritize the economic status of male breadwinners means that when household members are surveyed, they often simply do not report women's income-generating activities to enumerators. Similarly, women's activities often go unreported because women and their households often view them as extensions of women's domestic roles rather than as constituting economic activity as such. Thus, the lack of recognition given by men and women to the economic importance of women's income generation activities is also reflected in the lack of recognition they receive in economic surveys and, ultimately, in national accounts.

Given the absent or incomplete nature of statistical data on women's self-employment in small-scale income-generating activities, as well as the wide variety of forms such existing data takes, the following quantitative analysis relies on a range of disparate surveys that are primarily interested in measuring female "micro-entrepreneurship". The term "micro-entrepreneur" is the preferred language used by the micro-lending industry for women engaged in self-employment through income-generating projects, since these women are the main targets of their credit interventions. As such, the analysis uses these terms inter-changeably.

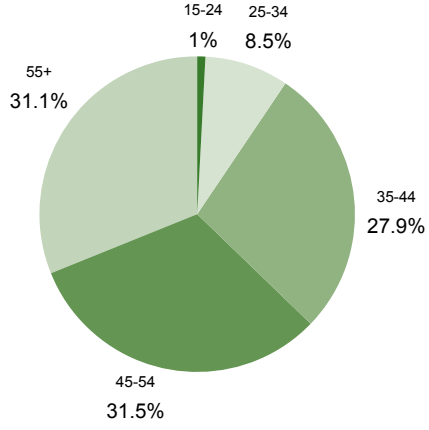
8.2. Demographic Characteristics

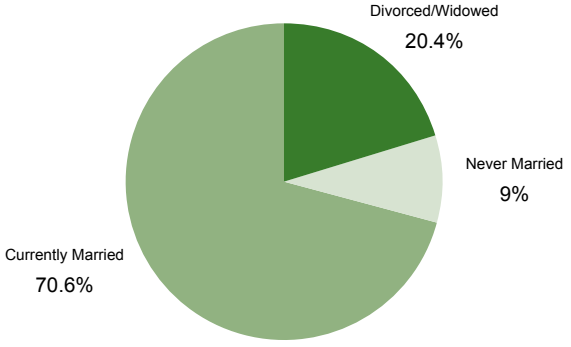
The demographic characteristics of the female self-employed in Gaza tend be similar to those of women engaged in agriculture. That is, they tend to have lower levels of education; are currently or formerly married; and are in older age groups (above 40 years of age).

Table 8.1: Self-Employed Females in the Gaza Strip by Education, Marital Status and Age, 2009

Education	
Preparatory and Less	83.9 %
Secondary Certificate	14.9 %
Diploma and Above	1.2 %
Total	**100%**
Marital Status	
Never Married	9.0 %
Currently Married	70.6 %
Divorced/ Widowed	20.4 %
Total	**100%**
Age	
15-24	1.0 %
25-34	8.5 %
35-44	27.9 %
45-54	31.5 %
55+	31.1 %
Total	**100%**

Source: PCBS Labour Force Survey, 2009





While the above PCBS data also includes the minority of women in agriculture who are self-employed, this overall demographic picture is supported by findings from other surveys. In terms of education, a 2006 survey in Gaza by the International Finance Corporation (IFC) found similar education levels among female "micro-entrepreneurs".

Table 8.2: Education Levels of "Micro-entrepreneurs" in the Gaza Strip, 2006

Education Level	Female	Male
None	32%	3%
Primary -preparatory	34%	31%
Secondary	18%	38%
College - university	17%	28%
Total	**100%**	**100%**

Source: Based on IFC, 2006

In addition, the IFC study found that females involved in income-generating activities in Gaza tended to be less educated than male micro-entrepreneurs, with almost 70% of the females surveyed having less than a secondary school education. In contrast, almost 70% of male micro-entrepreneurs had a secondary or post-secondary degree, while a full thirty percent of females had no formal education at all.

The findings on age and marital status are supported by findings of the MAS surveys of 2005 and 2009, which found the average age of female micro-entrepreneurs to be 40, with the majority in the category of "ever married". This profile seems to be quite longstanding, with a survey of women micro-entrepreneurs served by UNRWA's solidarity lending programme in the 1990s finding a similar demographic profile among their female clients, with an average age of 41 and 80% of them "currently married". In addition, the average dependency ratio in their households was a high of 7.4 people.[63]

8.3. Characteristics of Women's Income-Generating Activities

In comparison to male forms of self-employment, women's self-employment activities are more likely to be home-based and unregistered. As well, they generate less income in comparison to activities undertaken by men and are more likely to be a supplement to household income rather than its main source.

The 2006 IFC survey found that in Gaza women micro-entrepreneurs and their households were much more asset-poor than male micro-entrepreneurs, with 38% of women in the poorest asset category compared to only 13% of the men.[64] The survey also found that women's activities were more likely to be home-based, generate less profit and cover a lesser share of household income needs than male run activities. Twenty percent of women versus only 2% of men had a home-based activity, and only a quarter of women had registered businesses as opposed to half of the men. In 2005, women's average profit was a much lower USD $279 per month versus $732 for males. Only 24% of women claimed that their activity contributed more than 75% of the family income, compared to 3/4 of men's activities, suggesting that women's activities tend more often to be a subsidiary rather than a main source of household income.[65]

In terms of sector of activities, various studies note that women tend to be concentrated in activities that are extensions of their domestic roles, such as embroidery, seam-stressing and food processing and preparation, or roles that fit into traditionally accepted activities for women, like petty trading and hairdressing.[66]

8.4. Access to Formal Credit: A Decade of Crisis and its Impact on Female Self-Employment in Gaza

Women and men also differ in terms of the likelihood of applying for formal credit, the ability to get it, as well as the size of loans they apply for and are likely to receive. According to the IFC 2006 survey, in Gaza self-employed females were less likely to have applied for formal credit than males, with only 9% of females versus 15% of males having applied for loans between 2003 and 2006. In addition, the loans women applied for tended to be half the size of those that men applied for, while at the same time women were more likely to be rejected. Forty-five percent of women's loan applications were rejected versus 30% of males', with the main reason for rejection in both cases being lack of collateral. The survey noted that a significant trend in 2006 was that women requested relatively larger loans. The size of the loans women requested increased by 24%, while males were decreasing the size of their requested loans by 3% in comparison to previous periods.

In addition, the vast majority of women who have ever received formal credit in the West Bank and Gaza have done so under the framework of group rather than individual lending. This credit format allows women without assets to collateralize each other's loans by guaranteeing repayment as a group. Women who took group loans were found to be the poorest on the poverty spectrum of all clients served by the micro-finance industry in both the West Bank and the Gaza Strip.[67]

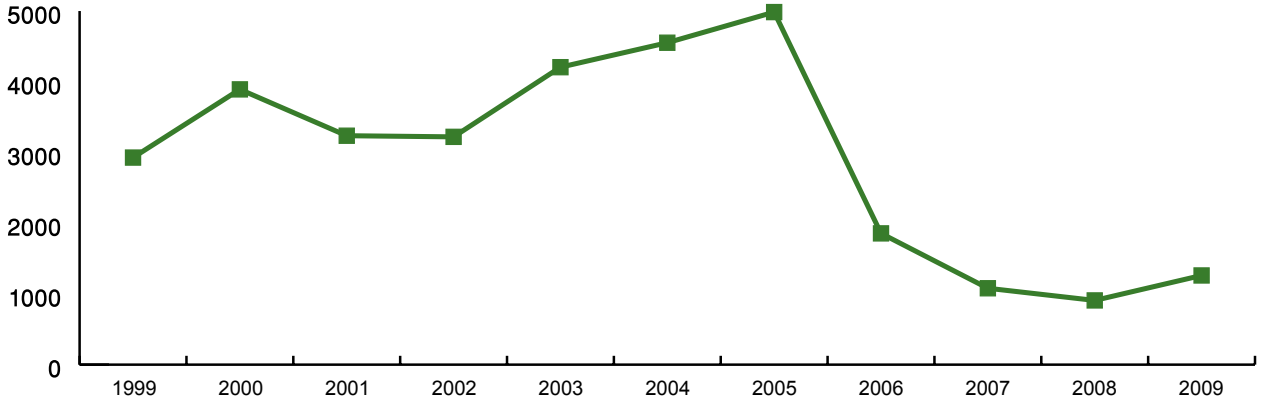
Given the absence of quantitative data by year on women's self-employment in income-generating activities, it is difficult to assess the impact of various crisis over the decade on the prevalence of these activities. The IFC survey was only able to show that the impact of political and economic crisis seemed to more negatively affect women, with the average monthly profits for women declining by 42% compared to only

63 UNWRA, 1997.
64 IFC, *Microfinance Market Survey in the West Bank and the Gaza Strip.* May 2007.
65 Ibid.
66 MAS, *Female Entrepreneurs in the West Bank and Gaza Strip: Current Situation and Future Prospects* (2005).
67 USAID, *West Bank and Gaza Microfinance Sector Assessment* (2006).

Table 8.3: Number of Female Borrowers of UNWRA Micro-finance Programme in the Gaza Strip, 1999-2010

1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
2,928	3,892	3,237	3,221	4,206	4,552	4,985	1,856	1,080	908	911	1,261

Source: UNRWA Microfinance Department Data, 1999-2010



36% among male micro-entrepreneurs in Gaza between 2005 and 2006, which was the period marked by internal violence between Hamas and Fatah.[68]

What can be established, however, is the changing demand for formal credit among male and female entrepreneurs in the Gaza Strip over the decade and its linkage to various stages of crisis. UNWRA's Micro-finance Programme in Gaza has historically been the largest credit lender in the Strip and as the following table shows, its level of lending to male and female micro-entrepreneurs was extremely affected by various stages of the Gaza crisis.

The initial outbreak of the second Intifada led to a decline of approximately 2,000 borrowers from UNRWA's Micro-finance Programme. Following 2002, borrowing steadily began to increase and by 2005 came to far outstrip its pre-Intifada level, reaching more than 12,500 borrowers. This attests to the fact that self-employment strategies among both sexes in Gaza initially rose in response to closure and decelerating incomes. However, with the onset of internal violence between Hamas and Fatah added to the effects of the blockade, the number of borrowers massively declined again after 2006, dropping to levels lower than at the outbreak of the Intifada.

In terms of women borrowers, the pattern was similar. The initial outbreak of the Intifada led to a decline in female borrowing by approximately 600 women between 2000 and 2002. From 2003 through 2005, women borrowers re-bounded, exceeding their pre-Intifada levels and almost reaching 5,000 women. Then in 2006, female borrowing dropped by more than 50% in one year and continued to fall to less than 1,000 with the level of female borrowers only slightly rising post "Operation Cast Lead" in 2010.

8.5. Findings from the Focus Groups

Four focus groups were conducted to assess the experiences of women's engagement in income-generating activities outside of agricultural contexts, representing a total of 26 women. Secondary criteria tried to account for differences between women according to having accessed formal credit, as well as regional differences. The regional distribution of the four groups was: Gaza City, North Gaza, Middle Gaza and South Gaza, which was represented by Khan Yunis. Almost half the women in the groups had received formal credit at some point over the life-cycle of their income-generating project.

The demographics of the women in the focus groups mirrored the findings on self-employed women generally. The vast majority were "ever married", and out of these, approximately 20% were widowed or divorced. In terms of age range, while a significant number of participants were in their twenties, the vast majority were in the 40-plus age groups. Educational levels were somewhat higher than the norm for self-employed women, with the mode being approximately ten years of education. As well, a significant proportion (20%) had university levels of education, perhaps attesting to a trend of highly educated women unable to find employment in the public sector creating alternatives through self-employment strategies.

68 IFC, *Microfinance Market Survey in the West Bank and the Gaza Strip*.

8.5.1. Starting Points: The Entry into Self-Employment

Finding 1: Loss of male breadwinner income is women's initial entry into income-generating activities.

In the majority of cases, women's entry into income-generating activities was impelled by a husband's unemployment or a decline in his income to a level inadequate to meet household needs. For a minority of women, loss of access to male breadwinner income was due to divorce or husbands' entry into polygamous marriage, which in the latter cases meant women had to share already stretched household income with co-wives and their children.

The crisis in male breadwinner income began quite early for many women in the Gaza Strip, as it was often linked to their husbands' (or if single women, their fathers') loss of access to the Israeli labour market at the outset of the second Intifada. Many of these suddenly unemployed males tried to find or create income alternatives in Gaza, but with mixed success. In these cases, many women's self-employment trajectories, though originally sparked by the closure of the Israeli labour market, became much more a function of their male breadwinners' success or failure at finding alternative employment in Gaza that could provide adequate income. Thus the year 2001 was the time period in which many of the Gazan women in the focus groups entered into income generation activities, when their husbands found no alternatives in the Strip to make up for their loss of income, such as the case in which one woman's husband lost work in Israel and simultaneously lost the agricultural land in Gaza that he farmed when it was taken early on by the Israeli buffer zone. For most, however, it was the blockade that affected the viability of the income alternatives that their husbands had developed in Gaza, such as the case in which a husband could no longer work in construction due to lack of materials. Finally, there were cases in which a husband's work in the Strip had become insecure, such as the wife whose spouse was still working in a bank that, due to the blockade, was laying off employees. Another case was when municipal regulations by the *de facto* authorities in the Gaza Strip had pushed a husband's peddling business from a lucrative to a marginal location.

For the women whose entry into income generation activities came about due to divorce, widowhood or the entry of a spouse into polygamous marriage, the start of activities was based on their being suddenly thrust into the role of main breadwinner in the absence of spousal support. In these cases, support of natal family members in starting income-generating activities (often together) was crucial.

Box 6

Project Trajectories

"Five years ago I started working at Khansaa Association and I got to know many people. I worked in sewing and pastries. I used to get NIS 400 a month for five years. Clients started encouraging me to work on my own. I was responsible for everything at the Association and when I asked for a salary increase, they refused. I shifted to working from home three years ago. I sell at the European Hospital and Al-Aqsa University and I get orders on my mobile phone. I earn money for my children and living expenses. I get about NIS 1,000 a month."
Amna, 51, mother of four, Khan Yunis

While all the women entered into income generating work due to loss or decline of male breadwinner income, many initially started out working for others and then moved on to create independent businesses. In some cases, the move to self-employment was by choice. For instance, after building up skills, capital or a client base, a number of women decided they could make more income working for themselves. In a minority of cases were young university graduates who decided to enter into self-employment after having been laid off by volunteer and job creation programmes. In these latter cases, the role of NGO credit in supporting their move into the small business sector was pivotal, as will be seen below.

"I work while my husband does not. He stopped working in 2000…I am the main breadwinner for the family. The situation is difficult. I have two different sewing machines. The income I get from my work is used to cover our living expenses. We used to have a land at the border with the Israelis… My husband used to plant it with wheat and vegetables for our own use… We do not have access to it now."
Saida, 35, seamstress, mother of two, Khan Yunis

"I was divorced three years ago. I have two daughters and two sons. I am responsible for their needs…I went to courts to get the divorce. My ex-husband used to take our UNRWA coupon. I spend on my family from my own income. I started an accessories and perfume shop in partnership with my brother."
Hind, 44, divorcee, BA in translation, mother of four, Beit Lahiya

"I worked in a hairdresser shop before starting my own. I have been working as a hairdresser for ten years."
Mona, 31, mother of three, Beit Lahiya

"I have done embroidery since I was 12 years old. I learned from my mother and my grandmother. During school, I used to do embroidery for other girls and worked for the UNWRA embroidery programme."
Awatif, 42, former female prisoner, mother of one, Beit Lahiya

"I received one training course in a sewing centre in Bani Suhaila for five months after I finished high school. I got married in 1999 and worked with a woman in sewing for a year and a half. She encouraged me and told me I could start my own work. She even asked me to go back to her if I had any problems."
Saida, 35, husband unemployed since 2000, mother of two, Khan Yunis

Finding 2: Women enter self-employment without financial training

Related to project trajectories, women in the focus groups reported three different routes through which they learnt the production skills related to their income-generating activity. For a minority of the women, they had taken formal training courses, such as in hairdressing or seam-stressing, usually prior to marriage. For another group, they had picked up the skills through working for others, such as on production projects of women's charitable societies, other small businesses, or in job creation programmes, and then had gone on to found independent businesses. For many, skills had only been picked up informally from family members, such as learning embroidery from a mother or running a food stand.

Of the five women in the focus groups who had university degrees, only one (with a degree in education) was engaged in a business that had a connection with her course of study. At the same time her business, in which she provided remedial education services, was perhaps one of the least successful projects among all the women in the focus groups. The other university graduates, who had studied education, computing, nursing and translation, had all undertaken traditional women's production projects like embroidery or seam-stressing, suggesting the difficulty of translating conventional university specializations into forms of self-employment.

All of the women had started projects without training in accounting and other financial skills. Indeed, women only got access to training in financial skills if and when they accessed formal credit, which was always when a project was already established. Simultaneously, all of the women in the focus groups were able to discuss in great detail the financial aspects of their activities, including production and overhead costs, and net versus gross profits.

Finding 3: Family as Support and Obstacle in Starting a Project

In terms of the married women in the focus groups, most noted that while their husbands were employed they would not allow them to work and even tried to block their initial entry into employment or income generation. Married women also faced obstacles from their sons as well as from their natal families, especially when the work involved dealing with the public or marketing in public places. In contrast, female-headed households attested to the strong moral support they received from their natal families in starting income-generating work. In these cases, the absence of a male breadwinner creates a potential financial burden on divorced or widowed women's natal families and is thus in their interest that daughters become self-supporting.

A main division in terms of start-up capital existed between women who had some initial income from having worked with women charitable societies or in other's businesses and those who had been completely isolated from the market prior to starting their own income-generating project. In the case of the former, women had some initial cash that they could put towards starting their small business, while the latter initially had to borrow start-up capital from relatives, usually brothers and fathers, or from neighbours. Overall, women had to cobble together start-up capital from a number of sources, with married women often depending on selling their gold dowry jewellery along with whatever cash or loans they could get informally. In addition, a number of women mentioned getting goods or inputs on commission from merchants. It is telling that the married women in the focus groups never mentioned getting financial support from their husbands to start their business.

While borrowing from family was also common among female single heads of households, divorced women could also depend on maintenance payments from ex-husbands and social support they received (as special hardship cases) from UNWRA or the Ministry of Social Affairs in starting a project. In addition, one divorcee who was herself an ex-prisoner was able to depend on her small stipend from the Ministry of Prisoner Affairs.

"My husband did not accept the idea in the beginning, but when the police started coming to our home to ask him for money for his ex-wives, he agreed that I start the project."
Najat, 26, no children, Khan Yunis

"My family did not agree in the beginning. They did not want me to lose the money I got after I divorced. However, when they saw the project was doing well, they encouraged me."
Asmaa, 25, divorcee, mother of two, Khan Yunis

"My husband did not agree in the beginning, but my children helped me. He was not helping me when I first started the project. I used to sell and buy and he knew nothing. When I started giving him all the money I got, he began to help me."
Amna, 51, mother of four, Khan Yunis

"I am divorced with two daughters and two sons. I am responsible for their needs. I started a cosmetics shop with my brother and we divided the profits between us equally. When he lost his regular job he started taking more of the profits so we split apart. My ex-husband used to take our UNWRA coupon, but after I got divorced, I managed to get control of them. I also get assistance from the Ministry of Social Affairs."
Hind, 44, divorcee, graduate in Translation, mother of four, Beit Lahiya

"I started my project a year ago, after I got divorced. I thought about a traditional food project and started to prepare the shop under our house for it. We pay our home expenses from it. I earn NIS 80 a day. My brothers help me; one with frying falafel and the other with preparing hummus. I give each NIS 30 a day."
Asmaa, 25, divorcee, mother of two, Khan Yunis

8.5.2. The Role of Women's Income Generation in Household Livelihoods

Finding 1: The Divorced and Widowed Women Support Children, Parents and Siblings

Dominant norms regarding acceptable gender roles for women change when there is no male breadwinner. Thus, historically in Gaza it has been seen as more acceptable for widowed and divorced women to be engaged in the market than for married women because they do so out of need. Although divorcees usually move back to their natal household (often with their young children), their loss of an income-earner results in increased economic burdens for their parents and siblings, thus further motivating their entry into income-generating work. Indeed, among all the divorced women in the focus groups, their income-generating activity was the main source of household income for themselves, their children, as well as members of their natal family. The divorced women in the focus groups had between one and four dependent children living with them and, as is usual in the case of divorce, they had moved back to their natal households. In all the cases, their projects were also helping support the women's own family members, including parents and brothers.

The widowed women in the focus groups were usually older and were living with married sons and daughters-in-law. In these cases, women's income-generating activities were a contribution to household income, but unlike the divorcees, was not the family's main livelihood source unless sons were unemployed.

Finding 2: Married Women "Helping Husbands"

Given that the main motivation to start income-generating activities among married women was largely due to husbands' under- or unemployment, it is not surprising that in the majority of cases these activities had become the main source of household income. However, only when husbands were completely jobless would married women directly admit they had become the main breadwinner. When husbands had even minimal work, women continued to talk of their activities as "helping husbands" in attaining the family's livelihood.

However, the primary role of a wife's project in family provisioning shows up indirectly in two ways. First, it shows up through what the income is spent on, or in other terms, what would need to be given up if the project stopped. Secondly, it shows up in the number of cases in which husbands actually left less successful activities to work with wives on their projects (see box 7).

Finding 3: Use of Women's Income for Fundamental Household Needs

Along with the female heads of households, all of the married women were spending the income from their projects on their households' most basic needs, including food, medicine, clothing, and children's education. When asked what they would cut back on if their project income declined, women once again mentioned food, clothes, education and social visits. As such, women's projects were playing crucial roles in meeting households' most basic livelihood needs.

"I am the breadwinner of my family. I work and support my family. My husband used to work in Israel and my son was employed by Hamas, but they fired him. My sons were at the university, but had to stop their studies because of the lack of money. My third daughter studies at the Islamic University on a scholarship."
Aida, 47, hairdresser, mother of five children, Beach Camp

"I have a sewing project with two sewing machines and they make our primary source of income. I sew university uniforms, jilbabs, clothes, pillows, mattresses and any other thing. I work from home. I deal with women and children, but not men. I earn between NIS 100-200 a week."
Saida, 35, seamstress, mother of two, Khan Yunis

"I pay for the house expenses, food, medicines, clothes, other basic expenses and, if anything was left over, my own expenses. The most important thing is for the house expenses."
Saida, 35, mother of two, Khan Yunis

"I use all the money to pay for my husband's ex-wives...I use the money also to pay for our expenses. It is a burden to run the project and it is exhausting. I was pregnant, but I lost the baby because of the work load."
Najat, 26, no children, Khan Yunis

"I buy the raw materials for the project and pay for my children, including my daughter who studies at the university. I give each of my children NIS 15 a week. I get NIS 1,000 a month, which I use to pay for the university, for clothes and for the house expenses."
Amna, 51, mother of four, Khan Yunis

Box 7

Women as Employers

Few women were working completely alone in their businesses. When women had smaller projects that did not involve specialized skills, they often got labour input from family members: husbands, children, or brothers.

"My son helps me in return for the household expenses. I help him and his wife and they live with us."
Somayya, 42, mother of six, Beit Lahiya

"I work on my own. During summer when I have lots of work orders, my sister helps me. Other days, I do not need help."
Saida, 35, mother of two, Khan Yunis

In a number of cases, the success of a woman's project actually turned it into the household's main economic activity, with husbands or brothers leaving other alternatives and working solely on the project. In these cases, women had basically become managers of a family business that employed male household members.

Depending on the labour of family members was reported to be a much more sustainable approach to running a small business with limited capital in the context of Gaza's ongoing economic shocks. Family members could pool available resources while collectively benefiting from outcomes. While doing so, they were much more flexible in dealing with sudden business contraction or labour needs for expansion in comparison to paid employees.

"My five brothers and my father work with me when I'm busy. Usually two of my brothers work with me and I give each 30 NIS a day."
Asmaa, 25, divorcee, mother of two, Khan Yunis

"My husband, my two sons and my two daughters-in-law work with me. When I started giving him all the money I get, he began to help me in baking and preparing for the pizza. He also helps now distributing the pizza. He does everything. Only during Ramadan when it's busy do we hire two women for extra help."
Amna, 51, mother of four, Khan Yunis

Where projects depended for their expansion on specialized skills, such as in embroidery or hairdressing, women in the focus groups reported that they were forced to employ non-relative females since they could not use unskilled family labour. This dependence on waged, skilled employees made the expansion of these businesses more vulnerable to debt and less able to weather the ongoing economic shocks and crises of the Gaza market. Indeed, all of the women who had tried to expand their business in these circumstances ended up taking on major debt to cover costs, and as soon as the market slowed down, particularly following the blockade, had to lay off employees.

Finding 4: Devastating Effects of the Blockade and "Operation Cast Lead"

Overwhelmingly, the women in the focus groups cited the blockade as having the greatest negative impact on their projects through its impact on input prices. The majority had begun income-generating activities in response to the overall impact of the closure regime, though at varying times since 2000. As such, they had developed projects that were viable within the context of the ongoing closure on Gaza, but which then became vulnerable to the later crisis set off by the blockade. Already working on very small margins, the blockade had the effect of raising input costs, such as for thread for embroidery, fabric, hair dye and other basic materials. For women who had been working in food production, while similarly affected by rising input costs, they had also been affected by lack of cooking gas and the irregularity of electricity.

For most women, the tunnel trade had a positive effect of mitigating this jump in prices by making inputs both available and cheaper. However, for a few, the entry of cheap materials through the tunnels had left them with over-priced stock bought when there were no other alternatives.

In a number of cases, women also cited negative impacts of "Operation Cast Lead" on their income-generating activities. For some, it had the effect of lessening demand for non-essential goods and services. In another case, a woman who had started a chicken battery farm as a production project had lost it to military bulldozers during "Operation Cast Lead", which then led her to start another income-generating activity, though at much less value.

"The prices of goods became very high and we couldn't find high quality materials – there were none available in the market. Even low quality materials became expensive. There were no raw materials such as wood and cloth. The price of thread went from NIS 4 to 9."
Hind, 44, divorcee, graduate in Translation, mother of four, Beit Lahiya

"After the blockade, we bought sewing threads for high prices and now they became less, so we have to either sell at a loss or wait for a long time before selling. Some people sell for really low prices because they are supported by NGO projects."
Maha, 41, graduate in Science and Mathematics, mother of three, Gaza - Nasser

"There were difficulties getting cloth and it was expensive when I used to work with the tailor (before the blockade). Now, there are no problems with prices and cloth is available. The situation is better."
Saida, 35, mother of two, Khan Yunis

Finding 5: Working Capital: Formal Versus Informal Credit

A main criteria used for designing the focus groups on the female self-employed was whether they had accessed formal credit or not. As such, the data cannot tell us about the prevalence of women's access to formal credit, but it can tell us about the impact of formal credit on women's self-employment strategies.

As mentioned, in the vast majority of cases, women drew on their own savings in cash or dowry gold, as well as borrowed from family and neighbours for their project's start-up capital. Given that most credit institutions only provide loans to already operating projects, in only a few instances did women start projects based on loans from formal institutions.

A significant difference between the women in the focus groups who took formal credit and those who did not was that many of the former had some access to a regular salary within the household. This included their own monthly payments from the Ministry of Social or Prisoner Affairs as widows, divorcees or former prisoners.

As well, were women whose sons or brothers drew a regular salary from the Gaza Strip *de facto* authorities or one instance in which a husband was a salaried employee with a bank.

Clearly the presence of these salaries made a difference in terms of women having the collateral to get loans, but they were also significant as a dependable means for women borrowers to service their debt, rather than being solely dependent on project income to repay loans. None of the women without formal credit for their projects had a salaried individual in their household.

Reasons For Taking a Formal Loan

Initial reasons for taking a formal loan usually had to do with major transitions in women's income generating strategies. This could include getting working capital once the basic foundations for a project were made, scaling up an existing project, or moving to set up an independent project after having worked for others. Besides the need for working capital, many women stated that they preferred to get formal credit rather than become indebted to relatives and friends.

Income Differences Between Formal and Informal Loan Takers

Women who took formal credit were making much higher levels of income than women who did not. The relationship is most stark in cases where women are doing the same activity. For instance, a seamstress with formal credit was making between twice and three times as much income as women doing the same activity without credit. The overall average monthly income difference between the two groups was NIS 550, which would have been much higher but for the young woman with credit who was only breaking even in her project. Also significant was that the women who did not take formal credit all spoke of their income on a weekly basis, while those who did gave their monthly income, often differentiating between their net and gross income.

Taking Formal Credit: Patterns of Indebtedness

In a minority of cases women who took formal credit were suffering from high levels of indebtedness and were using loans to pay off debts on their projects. In some cases, women seemed to be servicing a loan from one credit institution with a loan from another one. Part of the problem seemed to be among women whose work was very affected by seasonal cycles, such as the woman whose main sales of embroidery happened during exhibits that were not regularly scheduled. In other cases, women seemed to have invested too much borrowed capital into projects whose returns were lower than expected. Only one woman had defaulted on repaying a loan from a credit institution and this was when a project had been destroyed during "Operation Cast Lead".

However, the majority of women borrowers had been conservative in their loan taking and had not applied for new loans before having paid off previous ones. As is often the case with micro-credit, women rarely took credit only once. The majority had graduated from smaller loans to larger loan sizes over the life-cycle of their projects.

Problems cited by the women in the focus groups with their loans included: exchange rate differences (where women had to apply in US dollars but received the loans in shekels); the too-short time lapse before they had to start repayments; and high interest rates.

Women Without Formal Credit

A number of women who had not accessed formal credit mentioned religious sanctions against interest as the reason why they would not take a loan. However, rather than religious sanctions or lack of knowledge about loan institutions, women who had not applied for loans tended to say it was because they had alternatives with informal saving groups, known as *jama'iyya*, being mentioned by a number of women as their main strategy for organizing

working capital for their projects. Additionally, fear of indebtedness to a formal institution seemed to play an additional role, with women preferring to borrow from neighbours and relatives who they suggested would be more understanding if they were not able to repay on time. Although all of the women desired capital to develop their activity, they saw formal credit as involving risk and possible conflict in contrast to the flexibility and trust involved in informal borrowing.

Table 8.4: Monthly Income (NIS) of Formal and Informal Loan Takers

Occupation	Formal Credit	Occupation	Informal Credit
	Monthly Income (NIS)		Monthly Income (NIS)
Seam-stressing	1,500 gross	Seam-stressing	400-800
Embroidery	3,000 gross	Seam-stressing	Formerly 1,000 Currently 140
Hair-dressing	1,500-1,800 net	Pastry production	1,000
Curtains/pillows	1,500-2,000 net	Falafel stand	2,400
Shop plus embroidery	500 net	Pizza production	700
Hair-dressing	3,500 gross		
Education services	Only covers expenses		

"I took a CHF International loan of USD $1,400 to take part in exhibitions in 2006 and then I took another one for $2,000 and the third one for $3,000. I am committed to paying them back, I still need to repay $700. They asked me to pay back the Faten-Palestine for Credit and Development loan to qualify for an $8,000 loan, so I talked to Faten honestly about it. I've also dealt with the Palestinian Businesswomen's Association (ASALA). Many times I took from them $5,000. Faten promised to give me more than $6,000 because I am really committed to paying back…I am stressed. I think all the time about loan instalments."
Awatif, 42, divorcee, mother of one, embroidery project, Bureij Camp

"We arrange saving groups with friends and neighbours. When it is my turn to get money, I pay for my debts. I did that three times."
Amina, 45, mother of eight, Khan Yunis

"I am happy because without getting assistance I can pay for our living expenses. I am very comfortable and I feel I spend my time in a useful way. I am more self-confident and I learn and develop. I have better social connections and people respect me and I am better in dealing with people."
Saida, 35, divorcee, mother of one, Khan Yunis

"The project has a positive effect. I feel I have a role to play in the family and society. I am more self-confident and my husband values me more and thinks I am different from other women. He talks positively about me. People appreciate me, including my in-laws - they are proud of me. My daughters are young and I want them to finish their education. My older daughter is in the university and I plan to educate the others."
Amina, 45, mother of eight, Khan Yunis

Finding 6: Empowerment Effects of Women's Self-Employment

As mentioned earlier, contrary to the literature on women's income-generating projects, a majority of the women in the focus groups had in fact become the main income providers in their households, regardless of accessing formal or informal credit.

Overwhelmingly, the women assessed the impact of their activities on themselves and their households in a very positive light. A prime impact mentioned was of being able to take care of family material needs, especially emphasizing meeting the needs of their children. Some women were supporting their daughters in obtaining a university education and among those women with younger children, they had been able to get them into specialized classes or buy them a computer. One woman mentioned being able to provide an electricity generator so her children could study at night.

Besides the material impact on their families, most women also mentioned the positive psychological impacts on the household, with husbands, children and other household members being calmer and more secure because the family's basic needs were being met.

Together these created positive psychological outcomes for the women themselves. Most talked about the greater self-esteem they felt both in being able to contribute to family needs, as well as due to the appreciation and value they now received from family members.

In addition, the woman also reported gaining self-confidence that they had developed from learning things through undertaking work and having to deal with people in the market.

A final outcome that many women cited was the greater social connectedness that they had experienced through entering into self-employment. Women outside the market are often isolated at home and, as seen in earlier chapters, impoverishment tends to deepen this isolation because households cannot afford the gift-giving and hospitality that goes along with social interaction and visits. Thus it is significant that self-employed women's experience is counter to the larger trend of women expressing growing levels of social isolation in the Gaza Strip.

8.6. Conclusions

Self-employment strategies through the creation of small income-generating projects has been one of the only paths open to the majority of women in the Gaza Strip attempting to make up for the growing impact of the prolonged crisis on their household's livelihoods. Although formal labour force data is unable to capture the extent to which women have entered into various forms of self-employment over the decade, indicators from micro-credit institutions, as well as data from this study's focus groups, all point to the fact that there has indeed been a large increase in their numbers in Gaza since 2000.

The entry of most women into income generation projects has been directly propelled by the loss or decline of the male breadwinner in the household. In most cases, this happened due to husbands becoming unemployed or under-employed, while in others, women lost access to income due to divorce or polygamy. The trajectory of many women's projects, however, was often linked to the failure of their male breadwinners to find adequate income alternatives through the various phases of the Gaza crisis, thus forcing women to slowly step into the breach.

Lack of formal skills and capital is one of the main obstacles confronting women in developing small income-generating strategies. In terms of skills, women tend to develop projects in-line with the informal skills that they know, such as in embroidery, food production and seam-stressing, which is why their activities are so often an extension of their domestic roles. For others, skills were learnt through previous employment experiences in women's charities and NGOs. In addition, previous employment experiences, even in voluntary settings, often helped them build the self-confidence and social networks that enabled them to take the risk of starting their own independent activities. Most women depended on borrowing from extended family members and friends to start their activities, as well as taking materials and goods on commission from merchants. Those who went on to take formal credit usually had some other source of guaranteed monthly wage available in the household, either social welfare payments or a salaried family member, that is usually required as collateral by credit institutions. This also functioned to allow women to take the risk of loan indebtedness, given that they had a constant means to make loan repayments regardless of how their business fared.

While most of the literature on women's income-generating projects in the oPt claims that they usually are only a secondary source of household income, the findings in the focus groups tend to suggest that in many households in Gaza they have become the household's central source of livelihood. Indeed, in a number of cases husbands and brothers were actually "employed" in female household members' income-generating projects, while in other cases, unemployed and under-employed husbands relied heavily or completely on the income brought in by wives.

Women cited the comprehensive economic blockade of Gaza as having had the most negative effect on the viability of their income-generating projects, as it caused a lack of access to inputs, or their high prices, as well as the downturn in local demand as the blockade dramatically decelerated incomes. In response, many women were forced to cut back on their activities. Some women moved their activities out of rented premises, while those who had employed other women laid them off, and others still simply cut back on their level of production. The outcome in all cases was that the blockade had the effect of further undermining the modest levels of income that women had been able to generate on behalf of their families.

While many women cited the Islamic prohibition on interest as a reason for why they had not applied for credit from formal lending institutions, their lack of access to a guaranteed salary also seems to have made them risk-averse. In addition, many seemed to feel more comfortable with being in debt to relatives and friends rather than to formal institutions. While some women who had taken formal credit had gotten into a cycle of indebtedness, on the whole, the impact of formal credit on women's income was extremely positive, with most of the formal credit-supported projects making twice to three times the income as those that had not depended on formal credit.

Chapter 9

WOMEN'S ACCESS TO AND CONTROL OVER ASSETS

9.1. Background

Ownership of assets is a critical dimension of a household's wellbeing and also influences their capability to deal with economic shocks and loss of wage income. Household ownership of physical and financial assets can enable a broad range of income-generating activities, such as when land is used for farming or savings used to start a small business. Even non-productive assets such as housing can be used as collateral to access loans or can generate income through rents. Moreover, house ownership eliminates the need to make financial outlays for housing, allowing limited incomes to be spent elsewhere. At worst, during emergencies, assets can be sold and converted into cash for consumption. In normal circumstances assets represent a household's security, its store of wealth to be passed on to the next generation, and a means to generate status and social advantage in the present.[69]

Worldwide, women are disadvantaged in terms of asset distribution, in what has come to be termed "the gender asset gap". Everywhere, men are more likely to be the owners of physical property, such as land and housing; productive assets, such as businesses, machinery and livestock; as well as financial assets, such as stocks and bonds. In addition, while women may play a central role in generating a household's cash savings, these are often not held in their name. Women's ownership of assets is crucial in determining the distribution of power and decision-making within the household, and becomes even more so when women become economically vulnerable due to the dissolution of a household through separation, divorce or death. Ownership of assets is therefore a critical element of women's economic empowerment, as it can increase their participation in household decision-making; expand their range of choices and ability to respond to crises; as well as provide them with forms of security and protection if they lose access to male breadwinner income through widowhood or divorce.[70]

Due to their disadvantage in the market, women are much less capable of amassing assets through wage income than men. This means that the main mechanisms for women's access to assets are through marriage and inheritance systems, in which women's property rights are shaped in any context by prevailing family law, as well as by dominant social norms. Thus even when prevailing family law gives women rights to inherit husbands' and parents' property, social norms often act to preclude women from taking full advantage of them. Simultaneously, within the context of marriage, dominant norms often result in women contributing to husbands' acquisition of assets that, in the case of divorce, they would have no rights to. Indeed, a common pattern noted by researchers on the gender asset gap is that over marriage life-cycles, men often accumulate assets while women's assets are spent down.[71]

"I appointed my father-in-law to get my husband's salary (pension) after his death. I don't know how much his salary was, but he once told me he made NIS 5,000 a month. My father-in-law gives me NIS 1,200. With the compensation money from the government ("martyr family compensation") he bought land registered in the name of my three-year-old son."

Nada, 26, mother of five, war widow, Beit Hanoun

69 Carmen Diana Deere and Cheryl R. Doss, "The gender asset gap: What do we know and why does it matter?" *Feminist Economics (2006):* 1-2.

70 Cheryl R. Doss, Caren Grown and Carmen Diana Deere, 2009. *Collecting individual level asset data for gender analysis of poverty and rural employment.* Paper presented at the FAO-IFAD-ILO Workshop on *Gaps, trends and current research in gender dimensions of agricultural and rural employment: differentiated pathways out of povert.* Rome: FAO-IFAD-ILO, 31 March - 2 April 2009. Available at: www.fao-ilo.org/fileadmin/user_upload/fao_ilo/pdf/Papers/Doss_-_final.pdf.

71 OCHA, *The Humanitarian Monitor*, October 2010: 138.

Box 8

Women's Access to and Control Over Assets

Little contemporary data exists on women's access to assets in the oPt, but what does exist shows that Palestinian women rarely own major personal assets. In a 1993 survey conducted in the oPt, only 9% of Palestinian women were found to own a house and 8% found to own land, with the vast majority of them in older age categories of women in the West Bank.[72] Five years later in a survey by PCBS, these numbers actually declined with only 5% of women claiming to own land and 8% claiming to own a house or real estate.[73] In the Gaza Strip, women's ownership of land was lower than their West Bank counterparts at 4% compared to 5%, but was higher in terms of owning housing, at 11% versus 6%.[74] For both regions, less than 1% of women owned a share in an enterprise or a private car.

The predominant types of personal assets that women tend to have are financial, in the form of gold jewellery and, to a lesser degree, bank savings. In 1994, 37% of Gazan women claimed to have gold jewellery that was theirs to dispose of freely, compared to 57% of women in the West Bank. In both regions, 8% of women had bank savings in their name.[75] In 1999, 42% of Gazan women claimed they had personal savings in the form of jewellery or a bank account, compared to 74% in the West Bank.[76] Importantly, women's ownership of savings declined with age, with women in their twenties having the highest levels of savings of any other age group. This is likely due to the fact that the primary way in which women access financial assets in the oPt is through the mechanism of the dowry at the time of marriage. However, as found elsewhere, over the marriage life-cycle women's savings (here in gold jewellery) tend to get spent out on behalf of household needs.

72 Heiberg and Ovenson, *Palestinian Society in Gaza, West Bank and Arab Jerusalem: A FAFO Survey of Living Conditions,* 1993.
73 PCBS, *Ownership and Access to Resources Survey*, Main Findings Report, 1999.
74 APIS, *Agricultural Projects in the West Bank and Gaza Strip.*
75 Heiberg and Ovenson, *Palestinian Society in Gaza, West Bank and Arab Jerusalem*: 297.
76 EuropAid/EUNIDA, *Final Report, Damage Assessment and Needs Identification in the Gaza Strip.*; FAO, *Farming without Land, Fishing without Water*.

9.2. Prevailing Family Law and Women's Access to Assets in the Gaza Strip

In the Gaza Strip, as in the rest of the Middle East, family law (or personal status law) is the only area of law still remaining under religious jurisprudence. Family law encompasses most of the legal areas that are of critical importance to women, such as marriage, divorce, child custody, maintenance and inheritance. As such, it is a crucial mechanism in determining women's access to assets in the oPt. For Muslims, family law is the jurisdiction of *Shari'a* courts, which in Gaza operate under the Egyptian 1954 Law of Personal Status that has been subject to a number of amendments by the Palestinian Authority (PA) since 1994.

The Logic of Women's Rights to Property in Marriage

The broader gender logic underlying marriage arrangements in Islamic family law is that wives have rights to financial support and maintenance and, in exchange, husbands have the right to wives' obedience.[77] Rights between husbands and wives are seen as symmetrical rather than equal, which is one reason it has proven so difficult to reform Islamic family law based on the logic of gender equality.[78] At the same time, given that men are always obliged to financially maintain their wives, women are legally free to engage in income work, acquire property in their own name, as well as dispose of it freely.[79] As such, Islamic jurisprudence has a strong tradition of supporting women's ownership of personal assets and their right to accrue them. However, legal right and social norms are often at deep odds when it comes to women's rights to property, even more so in an extremely asset-poor context like Gaza. The two main mechanisms through which Gazan women gain access to assets are the dowry (*mahr*) and inheritance, both of which are codified in prevailing Islamic family law.

Marriage and the Dowry: The Importance of Gold Jewellery

One of the most important negotiations of a marriage contract is the amount of *mahr*, or dowry, which is paid by the husband and his family to the prospective wife. The *mahr* is in two parts: the prompt dowry, paid at marriage, and the deferred dowry, written in the marriage contract and court records as an amount that a wife should be paid if the marriage is dissolved. The prompt dowry typically consists of money and goods and from it, women buy gold jewellery, the main personal asset they acquire at the time of marriage. As the data reviewed above shows, gold jewellery is in fact the only asset that the vast majority of women in the oPt ever acquire in their lifetime. The level of dowry value tends to be set by general social custom in relation to changing economic circumstances. Thus, according to some sources, in Gaza the normative amount of the prompt dowry over the past five years has been approximately JOD 2,500 (approximately USD $3,500 dollars), though this amount can usually be reduced in cases where the bride and groom are close relatives.[80]

Property and Maintenance in Case of Divorce

Given Gazan women's extreme dependence on male breadwinners to access income and assets, divorce generally has the effect of thrusting them into abject poverty. This is why the limited social welfare mechanisms that exist in the oPt specifically target female-headed households. Divorce is highly stigmatized in Gaza and divorced women are made acutely vulnerable to various forms of social and economic pressure from extended family members in the absence of a male protector. In particular, ex-husbands often use custody rights of children as a means to force a divorced wife into renouncing her deferred dowry and maintenance rights. Similarly, the dominant stipulation when husbands accept a divorce that has been instigated by the wife is that she give up all of her financial rights to maintenance, her prompt dowry and whatever financial assets she may have accrued through the marriage. As such, only in extremely severe circumstances do most women initiate divorce.

Prevailing law in Gaza provides the husband with a unilateral right to no-fault divorce known as *talaq*. There are very few legal limitations on the husband's right to *talaq*, though there are two financial deterrents. One is the deferred *mahr* that legally he should pay upon a divorce and the other is the *nafaqa,* or maintenance, that he should pay a divorced wife. In the current resource-poor environment of Gaza, the courts decree very low maintenance payments, sometimes as low as USD $11 per month according to a recent account.[81] Furthermore,

77 Annelies Moors, "Debating Islamic Family Law: Legal Texts and Social Practices." In *A Social History of Women and the Family in the Middle East,* ed. Margaret Lee Meriwether and Judith E. Tucker. Boulder, Colorado: Westview Press, 1998.
78 Welchman Lynn, "In the Interim: Civil Society, the Shari'a Judiciary and Palestinian Personal Status Law in the Transitional Period." *Islamic Law and Society* 10, no. 1(2003): 34-69.
79 Annelies Moors, "Debating Islamic Family Law."
80 Penny Johnson, Lamis Abu Nahleh, and Annelies Moors. "Weddings and War: Marriage Arrangements and Celebrations in Two Palestinian Intifadas." *Journal of Middle East Women's Studies* 5, no. 3 (2009): 11-35.
81 NRC (Norwegian Refugee Council), *The Shari'a Courts and Personal Status Laws in the Gaza Strip.* January 2011.

obtaining deferred dowry depends on women and their families mobilizing the courts to enforce them. More than financial deterrents, social sanctions and the power of kin networks put the strongest limits on men's freedom to unilaterally divorce their wives. As ethnographic work in the Gaza *Shari'a* courts shows, judges are also loathe to sanction divorce regardless of who instigates it, unless there are extremely compelling reasons.[82]

For the majority of women who want to instigate a divorce, the only mechanism available to them is what is known as *khul'*, which involves forfeiting either all or part of her *mahr* as well as her right to *nafaqa* (maintenance) payments in exchange for her husband's consent to the divorce. As a recent study on Gaza noted, "a woman's freedom from an abusive marriage may require her to abandon all claims to financial security. Some men may even antagonise and abuse their wives in the hopes that the wife will seek a khul' divorce and forfeit her financial rights". [83]

Child Custody and Financial Assets

In terms of custody of minor children in cases of divorce, the prevailing law in Gaza makes a distinction between guardianship and physical custody, which is the norm in most Islamic family law. Guardianship, or decision-making power over the child, including the child's education, marriage and other major decisions, is granted to the father, regardless of the child's age. While fathers have guardianship, mothers are given physical custody based on the child's age and sex. Currently divorcees have the right to physical custody of sons until the age of nine and daughters until the age of 11, at which point the father or the paternal family gain custody. However, if a woman remarries, she immediately loses even these custody rights over her children. Ex-husbands and their families often do not implement taking physical custody of children at the requisite legal ages, but a common ruse is for an ex-husband to use the threat of implementing his custody rights as a means to force a divorced wife into renouncing her deferred dowry and maintenance. Thus, similar to the case of getting out of an abusive marriage, women are also often forced to abandon all claims to financial security in order to retain custody of their children.

For widows, the guardianship of children goes to the father's immediate male relatives, who then have the right to take physical custody when the children reach the requisite age. One of the reforms to the prevailing 1954 Egyptian Law of Personal Status undertaken by the PA was to extend a mother's guardianship over sons and daughters until the age of 15. Once the Hamas-led *de facto* authorities took the power in 2007, however, they repealed the PA legislation and returned back to the original age categories. Then, following "Operation Cast Lead" in 2008/2009 and in response to public outcry and women's activism on behalf of the more than 800 widows created by Israel's deadly assault on the Gaza Strip, the *de facto* authorities made a precedent-setting law in July 2009 that gave widows full physical custody of their children for life, with the only remaining threat to their custody rights being if they chose to remarry.

Inheritance

Shari'a norms regarding inheritance generally provide that female inheritors receive a share equal to half the portion that falls to a male inheritor. Thus a daughter would receive half the amount of the share of a father's estate that would go to her brother. While this is the overriding gender asymmetry in Islamic family law also operable in Gaza, once again social norms often act to inhibit women from taking their rightful share. Particularly in relation to land inheritance, gendered practice has always trumped the written law, with women, under pressure of social sanction, overwhelmingly waiving their rights to land shares in favour of their brothers.[84] This is a notable case in which the rights existing in prevailing family law, no matter how discriminatory, are still far ahead of customary practice.

Shared property rights are not recognized in Islamic family law and only a third of an estate can be distributed at the discretion of an inheritor through a written will. Instead, the legal code provides extremely detailed formulas for assigning shares of an estate and how to distribute them across legal inheritors, a job undertaken by the *Shari'a* courts. Outside the courts, inheritors are free to renegotiate the amounts to be distributed and the form the shares will take, such as converting land or housing shares into cash amounts. It is particularly during this phase where daughters may have been written into the court records and thus are assigned their due share, but outside the court, familial pressure is exercised to make them renounce it in favour of their brothers. Given the large size of families in Gaza, over generations, the size of shares of inheritable property have dramatically declined, a case that has been seen in previous chapters in relation to agricultural land. The diminishing size of inheritance shares in the context of near permanent economic crisis means that in contemporary Gaza, family conflicts over inheritance are bound to be at their most acute.

82 Shehada Nahda, "Flexibility versus Rigidity in the Practice of Islamic Family Law." *Political and Legal Anthropology Review* 32, no. 1(2009.): 28-46.; and Shehada, Nahda Younis. *Justice without Drama: Enacting Family Law in Gaza City Shari'a Court*. Maastricht: Shaker Publishing, 2005.

83 NRC (Norwegian Refugee Council), *The Shari'a Courts and Personal Status Laws in the Gaza Strip.* January 2011.

84 Annelies Moors, *Women, property and Islam: Palestinian experiences, 1920-1990*. Cambridge: Cambridge University Press, 1995.

In cases of widowhood, if a wife has children, she has the right to one eighth of her deceased husband's estate for herself or one quarter of it in the absence of children. In addition, she has the right to claim her deferred dowry. Living parents of the deceased have the right to a minimum of one sixth each of their son's estate, with the share increasing to one quarter each if their son had no children. Sons get the bulk of the deceased father's estate, at shares double those taken by their sisters. However, if sons and daughters are minors, their legal guardians (paternal grandfather or uncles) have the right to administer their assets until they reach the age of legal maturity, while their mother only has rights to maintenance from her husband's family.

As the data on the numbers of women owning heritable property such as land or housing shows, few women exercise their right to take even the minimal shares they are legally due. The 1999 PCBS survey found that 47% of women received none of their inheritance share in Gaza, while another 40% claimed they got their full legal share from a father or deceased husband, and another 15% of Gaza women got only part of their legal share. Given the gap between women's ownership of housing and land (15%) compared to those who claimed to receive full or partial shares (55%), it is clear that the majority of women received their inheritance shares in cash rather than immovable property. At the same time, the survey showed that in Gaza women are much more likely to get their inheritance shares than in the West Bank, where a full 73% of women reported not receiving any of their rightful inheritance shares in 1999. The reasons why women did not receive their shares shed light on how strong social sanction is against women claiming their inheritance rights. In Gaza, 31% of women said they did not ask for their share and 29% said they "didn't need it", in both cases suggesting women's internalization of social norms. However, 18% of women in Gaza said explicitly that their family did not give them their share, suggesting situations where women question the norm.

Attitudes to Women's Property Rights and the Law

A poll undertaken in 2008 covering attitudes towards prevailing family law in the oPt gives a sense of the degree to which the actual practice of inheritance and stated preference are profoundly at odds with each other.[85]

Women and men's attitudes towards the prevailing law are quite similar, with approximately 60% of both claiming equivocally that the current laws are not fair to women.

When it comes to inheritance rights, a similarly high 80% of both sexes support the existing law that women should get half the amount as men, showing how difficult it is to question issues of gender inequality when they are based on religiously sanctioned principles. Thus, an equal 93% of men and women claim that courts should enforce women attaining their right to inheritance shares, even though clearly in practice, in the majority of cases in Gaza, both men and women bow to social custom rather than legal right when it comes to women attaining their rights to inheritance.

85 AWRAD Survey Data for February, 2008.

Table 9.1: Attitudes of Men and Women in the Gaza Strip towards Women's Legal Rights to Property, 2008

Are the current laws fair to women in our community?	**Men**	**Women**
Yes	41%	39%
No	47%	46%
Not sure	12%	16%
The current law gives women inheritance rights equal to half the amount received by males – do you think this law is applied in our society?		
Yes	28%	30%
To an extent	45%	41%
No	25%	28%
Don't know	2%	1%
Should the courts and executive enforce the current laws in relation to inheritance and make sure men and women get their shares?		
Yes	93%	93%
No	5%	5%
Don't know	2%	2%
In terms of amending the current inheritance laws …		
Keep it as it is, where women get the half of what men get	82%	80%
Amend the law where all persons (male or female) get their share in inheritance according to their needs and conditions.	7%	7%
Amend the law where men and women get equal shares	8%	12%
Don't know	3%	2%

Source: AWRAD Polling Data, 2008

"We coordinate when it comes to salaries. We bought a piece of land. We used to spend from his salary, but the savings were from mine. The land was registered in his name."
Mariam, 33, Mathematics teacher, mother of five, Maghazi Camp

"We all went through problems. I sold my gold to pay for my children's expenses. I wanted my son to finish his education, but I couldn't afford it."
Ghada, 34, mother of seven, Khuza'a

"I sold my gold when my husband stopped working in Israel to spend on household expenses."
Faiza, 50, mother of eight, Deir al-Balah

"I sold what remained of my gold to rehabilitate our destroyed greenhouses after the war."
Iman, 32, mother of four, Deir al-Balah

9.3. Findings from the Focus Groups

9.3.1. Employed Wives and the Registry of Assets

Finding 1: Registry of Assets

The only salaried income earners in the focus groups were the group of women working as public sector teachers. How they used their salaries in relation to household needs and the accumulation of household assets very clearly shows how even women with personal income actually contribute to the asset acquisition of husbands.

Most of the women said they pooled their salaries with their husbands and cooperated on household budgeting, at the same time as being free to use their income how they pleased. Counter to this general pattern were women who claimed cooperation in spending, but with husbands having the final say, or who had, when living under the roof of in-laws, been forced to turn their salary over to the extended family.

Income pooling between spouses on the surface may bespeak cooperation and women's equal control over income. However, as suggested by most of the cases in the focus group, when incomes are pooled, women actually only exercise freedom over consumption spending, while at the same time they are contributing to their husbands acquiring capital assets, such as land and homes. The mechanism through which this takes place is when a wife's salary is used for everyday consumption, allowing the husband's salary to be put aside for acquiring assets that are in his name. This scenario may also lead to the assumption that only he bought the assets. In the other cases from the focus group, women had directly put part of their salaries towards acquiring land or building the family home, or paying off loans in order to do so. However, again, the property was only written in the husband's name. All of the currently married women in the focus group were proud that their salaries had contributed to the household's acquisition of assets, but in all cases they were registered solely in the husband's name, meaning that by law, the husband has full legal title to them. In case of the dissolution of the marriage, women would have no legal right to any of the household's wealth that they had helped create.

Finding 2: The Use of Women's Savings

Overwhelmingly, women's savings in gold jewellery had been depleted by the effects of prolonged economic crisis, with most women having spent their gold on behalf of family survival. Where women's savings had gone into buying assets, these were usually owned by other family members.

Among the vast majority of married women across the focus groups, protracted economic crisis in Gaza meant that they had sold their gold jewellery quite early on, often simply to cover the consumption needs of the household. In a number of cases, women had been able to hold on to their gold savings, but either due to "Operation Cast Lead" or to the impact of the blockade, had been forced to invest it in revitalizing or rehabilitating the household's productive assets.

This pattern seemed to be the case particularly in households that depended on agriculture for their livelihoods. Indeed, in both Deir al-Balah and Beit Hanoun, none of the interviewed women involved in farming had any remaining savings in gold.

For women who had spent their gold savings prior to the onset of the crisis in Gaza, it had overwhelmingly gone into providing for the higher education of children or into building the family home.

Investing in children's education potentially provides women with some future security, given that by providing for their education they may earn rights to part of an adult child's salary when (and if) they become employed. This pattern was apparent among the young female graduates who often mentioned giving part of the income they earned from job creation opportunities over to mothers who had financed their education. Investing in the family home, however, only provides women with physical security and rights to the home while she remains married, as is the case with the employed school teachers. Homes are registered in husbands' names and women have no rights to them if the marriage is dissolved.

The one time that women actually used their gold savings to get assets for themselves was in the case of income-generating projects. About a third of the women who had taken credit for an income-generating project had originally put proceeds from the sale of their gold dowry jewellery towards starting their projects. In one case it was proceeds from the sale of a daughter's dowry jewellery that had been used as start-up capital.

"I sold my gold for 700 dinars to spend on the land."
Rania, 32, working in household strawberry farming, mother of nine, Beit Lahiya

"I spent my gold to build our house."
Itaf, 50, refugee, mother of seven, Deir al-Balah

"I sold my gold to educate my sons at university."
Jamila, 34, mother of six, Deir al-Balah

"I sold my gold to educate my daughters at university."
Amal, 40, mother of eight, Deir al-Balah

"After leaving my partner with the hairdressing business and going on my own, I sold my gold and borrowed money to start my own salon."
Aida, 47, mother of five, Beach camp

"I opened my shop with my brother. I sold my gold for USD $700, borrowed stock from a merchant and then got a loan from UNWRA."
Hind, 44, divorcee, graduate in Translation, mother of four, Beit Lahiya

9.3.2. Women's Inheritance

"I know of an old unmarried woman who asked for her inheritance. Her brother locked her up with no food. She used to eat the door until she died."
Iman, 32, mother of four, Khan Yunis

"My cousin asked for her inheritance share, her brother beat her and kicked her out of the house. Her share is JOD 20,000, but they only wanted to give her JOD 7,000."
Siham, 42, mother of seven, Beit Hanoun

"I know a woman who asked for her inheritance from her brothers. They refused and accused her of moral indecency."
Itaf, 50, mother of seven, Deir al-Balah

"My parents said if they divide the inheritance they will give me my share. I didn't ask for it though and I wouldn't."
Najat, 39, mother of ten, Beit Hanoun

Finding 1: Most Women Do Not Attempt to Claim Their Inheritance

Due to the extremely asset-poor environment of the Gaza Strip, with an overwhelming population of refugees, women from urban contexts in the focus groups did not even have a family inheritance to try and claim. As such, inheritance issues were primarily relevant to native Gazans, which in the focus groups, were represented by women in agricultural communities. Congruent with the findings on women and inheritance generally, few women from these communities had received even part of their rightful inheritance share, while the majority had not even attempted to claim it.

The threat of real or mythical violence is a common mechanism used to dissuade women from claiming their inheritance rights.

When the issue of inheritance rights was raised, a recurring phenomenon in the focus groups was of women providing horror stories about women who had tried to claim their inheritance. The incidents may be untrue and the stories only urban legends, but their circulation suggests how socially-sanctioned fear is also used to dissuade women from even claiming their inheritance rights.

In other cases, however, women spoke of actual experiences of friends and neighbours in their community, in which women who asked for their inheritance rights faced physical threat and actual violence from male relatives.

In one of the focus groups the interviewer asked a woman about a cast on her arm, but only after the group had dispersed did the she explain in private that her brother had broken her arm in a quarrel over her inheritance.

Deir al-Balah and Beit Hanoun had the least number of women in the focus groups who had asked for their inheritance shares, as well as where women more often cited stories of violence used against women in their communities. Significantly these are the two communities where land poverty is at a critical stage in comparison to Beit Lahiya and Khuza'a. Clearly, the more asset-poor a community is, the more women's demands for their rights to assets is likely to lead to violence.

Fear of violence may be a larger factor that dissuades many women from asking for their inheritance shares, but just as important for many is the notion of "tradition" in which it is still seen as selfish for a woman to take her land rights at the expense of brothers who have families to look after. In addition to this is the fear of losing a brother's moral support, given that in the kinship system of the oPt, brothers are expected to be a woman's life-long protector.

Finding 2: Women Who Claim Their Inheritance Rights

Women who do make a claim to their inheritance only get a small portion of it and usually only after protracted conflict often involving the courts.

Out of the four agricultural communities covered by the focus groups, only in Beit Lahiya did an overwhelming number of women ask for their inheritance share, while in Khuza'a, about a third did. Significantly, these are the two communities that have a relatively lesser problem of land poverty in comparison to Deir al-Balah and Beit Hanoun. It also seems that local custom also plays a strong role in women's ability to ask for their rights, as Beit Lahiya is clearly a community in which women's rights are socially recognized.

At the same time, as the above quotes show, women rarely got their full inheritance shares. Instead, they received much smaller portions amounting to anything between 20% and 50% of their actual rights. And it was rare that women even got these rights without going into protracted conflict with brothers, often involving the courts. Even then, the courts seem to try and persuade women to end the conflict by taking much lesser shares than was their due.

What is significant, however, is the willingness of women to use the courts in inheritance cases, especially given that in cases involving husbands they are often loathe to use the courts for fear of creating public scandal. Perhaps in the context of greater "islamization" in Gaza under the Hamas-led *de facto* authorities, women feel more empowered to use their religiously sanctioned legal right to inheritance against what is considered a non-Islamic custom of denying them their inheritance rights.

Finding 3: The Fate of Women's Inheritance

Once women do get their inheritance share, it seems that rather than keeping them as assets for themselves, they often again devolve them over to their husbands or use them for the needs of the household.

In the Beit Lahiya focus group, seven out of nine women had asked and received at least part of their inheritance shares. However, by the time of the interviews only two women were still in possession of them. Of the two remaining women landowners, one did not have the land registered in her name, but in her husband's.

Similar to the way in which women's savings in gold had over time been spent down on behalf of husbands and children, this was also the fate of women's inheritance. In the context of profound and prolonged economic crisis, women's hard won ownership of major assets was ultimately consumed in the struggle to sustain households' basic livelihoods.

"I asked for my share in my father's inheritance and they gave me 300 metres of land. They also gave me JOD 1,000 of my mother's gold. I gave up my other rights. I should have taken 600 metres of land from my family."
Itidal, 51, mother of eight, Beit Lahiya

"I should have had five dunums from my father's inheritance. After many problems with my family that reached the courts, they came to ask for a deal, which was also at the courts suggestion. They gave me 400 metres."
Najah, 50, mother of nine, Beit Lahiya

"I asked for my share from my brothers. They refused to give it to me so I was forced to accept USD $3,000."
Ammona, 57, mother of seven, Khuza'a

"My mother went to court five years ago to get her (inheritance) share. My mother-in-law also went to the courts to get her (inheritance) share six months ago."
Sonya, 35, mother of seven, Khuza'a

"I have a piece of land I inherited from my father – it is 350 metres. I also bought another 250 metres with my own money and my husband promised to register them in my name, but until now he hasn't."
Abeer, 39, mother of eight, Beit Lahiya

"I had 400 metres I inherited from my father. I sold them to help my son get married and pay our debts."
Najah, 50, mother of nine, Beit Lahiya

"I sold my 150 metres of land that I inherited from my father to pay off my husband's debts."
Rania, 32, mother of nine, Beit Lahiya

9.3.3. War Widows and Access to Family Assets: A Struggle for Survival

The use of paternity threats to disinherit war widows and their children from financial rights used by in-laws ceased after the *de facto* authorities in the Gaza Strip passed a law in July 2009 ensuring widows' rights to retain custody of children indefinitely.

The gap between women's legal rights to family assets and the actual conflicts and pressures they must face in attaining them comes into sharp relief in the case of Gaza's numerous war widows. During "Operation Cast Lead" alone, more than 800 women lost their husbands and their approximately 2,500 children lost their fathers. In natural circumstances, widows are women of older age groups and their children mature adults, whose rights to their deceased father's inheritance cannot be challenged by extended family members. Older widows usually remain in the family home under the auspices and protection of their mature sons, who inherit the bulk of their fathers' property. This is one among many reasons why over the course of the life cycle, women often invest most strongly in their sons, as they will be their future providers and protectors in old age and especially in widowhood.

In contrast, war widows are usually much younger, are more likely to still be living in the home of their husband's extended family rather than in an independent dwelling fully owned by their deceased spouse, and their children are usually younger than the age of legal maturity. As was documented by UNIFEM (now part of UN Women) in a 2009 study, all of the war widows interviewed in the Gaza Strip a few months after "Operation Cast Lead" were involved in major conflicts with their in-laws (including brothers-in-law) over their rights to their deceased husbands' assets, including immovable property, savings, pensions and compensation from governmental bodies, which both the PA and the *de facto* authorities provide to war widows and orphans.[85] In the majority of cases, a widow's father-in-law and brothers-in-law took control of the deceased husband's businesses, assets like cars, bank savings and collected pensions, as well as government compensation payments in the widow's name, usually giving the widow a paltry monthly stipend that is a small portion of the total amount. The majority of war widows, along with their children, faced an acute crisis in terms of housing, as many of them left their deceased husbands' home under duress from their in-laws only to find themselves an unwelcome burden on their own families' stretched resources. Women feared challenging their husbands' relatives out of fear, often based on actual threats, that they would lose custody of their children if they did so. Not one war widow in the 2009 focus group made a legal challenge to her in-laws over her financial rights. Importantly, even without the fear of losing custody of their children, many women feared causing a public scandal that would lead to their children losing an ongoing relationship with their father's family, seen as a child's future kin support and security.

The range of conflicts that arise around young widows' rights to assets cannot be separated from the larger circumstances of grave and protracted resource poverty that has marked the lives of the majority of Gazans over the last decade. Instead, in such a context, when a rare opportunity arises to get access to scarce resources, such as in inheritance cases, it sets off intense conflict among those who have a chance to better their

85 UNIFEM (United Nations Development Fund for Women). *Towards Gender Equality in Humanitarian Response: Addressing the Needs of Women and Men in Gaza. A Guidebook for the Humanitarian Sector,* 2009.

circumstances. When the need is so dire, as it is in contemporary Gaza, it can override the moral and ethical responsibilities a community usually has towards its weaker members, such as young war widows.

As noted earlier, in response to a public campaign by women's organizations in Gaza that raised public awareness about these conflicts facing war widows and their children in 2009, the *de facto* authorities in the Gaza Strip changed the law on guardianship for widows in order to stop custody threats being used as financial leverage against them. Two years on, the current study undertook focus group interviews with war widows in order to see how their circumstances had developed in terms of accessing financial rights and assets, as well as in confronting related challenges to child custody rights.

Seven widows from "Operation Cast Lead" were interviewed in the focus group, all from areas of North Gaza, including Izbet, Beit Hanoun and neighbourhoods of Gaza City. Their ages ranged from 21 to 35 and three of them had university educations, while the rest had less than ten years of schooling. All of them had children, the majority of whom were under the age of legal maturity.

Finding 1: Child Custody

One of the most profound changes between the focus groups conducted with war widows in 2009 and that conducted in 2011 was the confidence with which all of the women asserted having full custody over their children. Three of the women had initially experienced threats over custody from their in-laws in attempt to get control over their assets, but all claimed that they had fought back. None explained in detail how they resisted, but they used words such as "I was stubborn" or "I didn't give up and they couldn't do anything". None of them mentioned the change in the law directly, but at the very least it seems to have created a change in the overall environment, in which widows were aware of their right to custody and confident that it was protected both legally and politically. In this vein, one widow stated that widows who had problems getting their rights could seek help in the Hamas security forces, the police or the courts.

"I have full authority and custody over my children."
Haya, 32, mother of four, war widow, Beit Hanoun

"I had a lot of problems initially with my brother-in-law, who wanted to have custody of my children. He started interfering in my financial rights and wanted to take our money. He couldn't because I was stubborn and fought for my children's rights."
Basma, 35, mother of nine, war widow, Beit Hanoun

"I have full custody of my children."
Amal, 27, mother of five, war widow, Gaza-Shejayia

"I live in an apartment we own at my in-laws house. The apartment is owned by my four-year-old son. My husband used to make NIS 1,000 a month working on his father's poultry farm."
Amal, 27, mother of five, war widow, Gaza- Shejaya

"My husband had borrowed money to build our apartment in his family's house, but there are no documents to prove his ownership of it… My brothers-in-law tried to take my children, but I was stubborn in fighting for our rights…After his death, I used the money we got (from the government) to pay off my husband's debt. I also sold my gold…"
Basma, 35, mother of five, war widow, Beit Hanoun

"My husband had owned some land and built our house on it…My mother-in-law wanted to take her share of the house, but my father-in-law refused. Instead she got some of the government compensation money due to me and my children."
Abeer, 35, mother of seven, war widow, Gaza-Zeitoun

Finding 2: Housing

Although child custody was no longer a threat, the majority of widows continued to face a basic problem of housing rights vis-à-vis their husbands' families. Indeed the fundamental need for a secure home for themselves and their children was often what determined their strategic choices in the aftermath of their husbands' deaths. As is the usual case in the Gaza Strip, resource-poor husbands had created homes by adding an extension onto their parents' property, leaving their young widows living in homes owned by their in-laws, to which they themselves had no legal title. In addition, widows were liable for all of their husbands' debts. Thus, even without having legal title to the homes, they were left with the responsibility of paying off the debts their husbands had incurred in building them.

However, five out of the seven women in the focus group remained or had returned to living in their in-laws homes, but under varying circumstances. Two women had remarried brothers-in-law and thus continued living in their original dwellings under the auspices of their ex-husbands' extended family, but now as wives of a former brother-in-law. The strategy of remarrying back into their deceased husband's household is traditionally a culturally preferred solution for the problem of young widows and their children, since it averts conflicts related to inheritance, custody and housing issues for both sides. Instead, the result is as one remarried young widow stated, "we live just as we did before", meaning that custody/guardianship of young children reverts to her new husband and inheritance, including property, stays in the extended family and will revert to her children through their step-father upon his death. In the meantime, it is the sole way a young widow can remarry and retain her children and rights to live in their original home. Neither woman was directly forced into this arrangement, instead both saw it as the best option within the range of choices they had. Compared to the other widows, they were among those who had the least complaints about pressures and threats from their in-laws.

For two of the women in the focus group who stayed living with their former in-laws without remarrying into the family, a main trade-off was in turning over their deceased husbands' pensions and other monies to the control of their fathers-in-law. These two women had both paid off debts that their husbands had incurred in building the homes they were living in within the extended family property without getting title. They also faced constant conflicts with their in-laws over control of their children, as well as interference in their daily lives. Clearly both women faced a critical lack of choices, with large numbers of children precluding the possibility of returning to their own families and with insufficient income to rent an independent dwelling. Thus, they were forced to continue living in constant conflict and insecurity with only *de facto* rights to their homes.

That resource poverty is a major determinant in these conflicts can be seen in the exceptional case of a young widow with relatively wealthy in-laws. In this case, as it should be with the other women, the title to her home at her in-laws was turned over to her only son as the legal inheritor.

Finally, the only widow that returned to her parent's home rather than stay living in conflict in her deceased husband's household, was the widow with the least number of children. As stated earlier, having many children precludes this option for most women because it creates a huge burden, both financially as well as in terms of living space, for their natal households.

Finding 3: Cash Assets

Once threats over child custody could no longer be brought to bear, it seems that access to housing became the prime constraint on women getting full access to their rights to cash assets. Women able to live separately from their in-laws had full control over pensions, although the major lump sums they had received from both standing governments (martyr family compensation) had often been eaten up in paying off their husbands' debts. It was women still living under the auspices of their ex-in-laws that had less control over the financial assets of their husbands. Remarried widows seemed to turn all of their ex-husbands financial assets over to their new husbands. Women who were not remarried, but still living with their in-laws had to share monthly pension stipends with their in-laws. However, here again, the change in atmosphere due to the widows' rights campaign and the change in the law seems to have ensured that even those women living with their deceased husbands' families had some level of regular access to their husbands' pensions.

Finding 4: Asset Acquisition

As mentioned, most of the widows' deceased husbands had been quite asset–poor, with many of them bequeathing debt rather than property or savings to their wives and children. One-off compensation payments in large lump sums often went towards paying off these debts rather than being a means for the widows to acquire new assets for themselves and their children. However, in cases where these monies were not spent away on debt, a main way to secure them for children's future was to buy land registered in the name of the oldest son, a situation that only happened in two out of the seven cases.

"Our payments for my husband are NIS 1,500 a month. My brother-in-law tried to take advantage of my children's rights, but I resisted. My mother-in-law gets NIS 300 of the money and we get the rest. Thank God we have this income to pay for our needs."
Basma, 35, mother of eight, war widow, Beit Hanoun

"There are problems between my in-laws and me. They are not comfortable with me and my children around. One of my brothers-in-law took a USD $3,000 loan from me to get married. He never paid me back."
Sabreen, 30, mother of eight, war widow, Gaza-Touffah

9.4. Conclusions

A cumulative outcome of prolonged military violence and impoverishment in the Gaza Strip has been the depletion of household assets as well as the intensification of kin-based conflicts over those assets that remain. Though having full legal rights to own and accrue assets, women in the Strip have always been at a severe gender disadvantage in actualizing these rights. In comparison to men, marginalization from the market precludes their acquisition of independent assets through personal income. As well, social norms function to dissuade women from taking advantage of legal rights to inheritance. Social sanctions, including threats and actual violence, are also often used by male relatives against women who do attempt to claim their legal inheritance rights.

Gender expectations of women also lead to their spending down their personal assets on behalf of family members or helping husbands to acquire assets to which the women will ultimately have no legal title. The devolution of assets from wives to husbands over the course of a marriage life cycle leaves women particularly vulnerable in cases of divorce and widowhood. This is especially true as prevailing family law in Gaza offers extremely limited mechanisms to ensure that women will not be left economically destitute upon divorce and widowhood. Indeed, giving up all one's economic rights is one of the only legal mechanisms open to women seeking a divorce from an abusive spouse. Until recent changes were made to the law on behalf of young widows from "Operation Cast Lead", the logic of prevailing family law had enabled a husband's kin to exploit rights over child custody in order to disinherit widows from their financial rights.

Women across the focus groups were, as a whole, extremely asset-poor, with many of them having spent down whatever assets they once had on behalf of family survival over the past decade of protracted economic crisis. At the same time, regardless of background, women in the focus groups also showed a growing awareness of their legal rights to assets, as well expressed open criticism of the social norms and mechanisms that worked to deprive them of these rights. Married women often criticized their lack of legal title to family homes and businesses that they had helped their husbands acquire. War widows (in the context of a public campaign on their behalf) were well versed in their rights, as well as more confident in their ability to challenge further abuse of their rights. While all women from rural communities were cognizant of their land inheritance rights, a significant number of younger women among them had actually broken long held cultural (rather than religious) taboos and actually pursued them.

This growing awareness among women might be linked to the numerous legal rights awareness campaigns carried out by women's organizations throughout the Gaza Strip over the past few years, which were often mentioned by women who had interacted with local NGOs in order to access humanitarian aid. Conversely, it could also be linked to the growing role of religiosity in Gaza, given that Islamic Law (in various interpretations) provides women with much wider economic rights than does local custom, which has been dominant until now. However, the impact of prolonged and severe economic crisis and the necessities of household survival should also not be discounted. For some women, meeting the livelihood needs of their children and husbands has forced them to challenge social convention and override relations with their own families, as in the case of women claiming inheritance rights at the expense of the traditional priority put on relations with brothers. More generally though, it seems that there is growing dissatisfaction among women in the Gaza Strip at the tremendous imbalance between the heavy economic burdens and responsibilities they have had to bear and the limited amount of rights that ongoing custom and law continues to offer them.

Chapter 10

CONCLUSIONS

Main Finding 1: The Crisis of Male Breadwinner Income and Changing Gender Roles

As the report has shown, **women across the Gaza Strip have indeed played critical roles in securing their households' livelihoods under ever-deteriorating circumstances over a decade of crisis.** Their particular strategies vary according to the personal skills and resources at their command; the constraints as well as opportunities provided by their household and community contexts; as well as by the unfolding impacts of the prolonged human crisis itself. At the same time, across this range of experiences, it is apparent that **in most cases women's economic activity in the Strip goes far beyond constituting a mere supplement to male breadwinner income, but has actually come to represent a major and often critical source of household livelihood**. This has sometimes led to open recognition and appreciation from women's households that women are now the main breadwinners. While in other cases, awareness and recognition of the crucial role that women's activities play has not been as forthcoming, with women themselves often underplaying their own economic importance for fear of openly challenging dominant norms concerning the prevailing gendered division of labour in the Gaza Strip. In a majority of cases though, it seems that **there is a growing gap emerging between women's sense of themselves as economic actors and the limited amount of rights and recognition they receive from their spouses, extended family members and the larger cultural framework of gendered rights prevailing in Gaza today**. In all cases, however, **it has become apparent that dominant gender norms built on a division of roles in which men are breadwinners and women dependent (and obedient) housewives, has ceased to reflect the realities and necessities of household survival in Gaza.**

Women across the focus groups **expressed varying levels of criticism, dissatisfaction and sometimes willingness to openly challenge the gap between their increased economic responsibilities and their still-limited economic rights**. One way that their growing awareness seems to have been channelled is through attempting to provide their daughters with higher education, a critical resource that they themselves lacked and which they perceive as expanding young women's rights and capabilities, while also providing them with security for an uncertain future. In other cases, however, women have gone on to directly demand an expansion of their own rights. This is most clearly seen in the case of growing numbers of women laying claim to their share of family inheritance. They have done this despite it being against customary norms and have often done it in the face of threats and even physical violence used by male relatives in an attempt to dissuade them.

Significantly, though, this is a particular area where an expansion of economic rights in favour of women has both legal and religious sanction. As such, women in Gaza have been able to rely on the powerful legitimacy of religion over custom as a means to get access to this particular area of economic rights. In other areas however, prevailing Islamic family law has been seen to fail in providing women in Gaza with their most basic rights, most obviously in the case of war widows in the aftermath of "Operation Cast Lead". Here, nationalist and community sentiment on behalf of the rights of war widows and their children stood against unjust social practice and against the lack of protection women were being afforded by the prevailing religious legal system. In this case, legitimacy for an expansion of a particular area of women's economic rights was found in the framework of nationalist duty and responsibility, which was powerful enough to lead to a change in religiously-based law. Ultimately, what these examples suggest is that **collective demands for expanding women's economic and other rights in the Gaza Strip are more likely to be successful when they are based on wider community references of legitimacy, rather than simply rights-based arguments for gender equality**.

"My husband asks me to do everything while he just sits there. I take all the responsibility. I tell him I don't know if I am a man or a woman."
Reem, 26, mother of three, Jabaliya Camp

"The role of men and women has changed. The man's image in his wife's eyes changes when he can no longer bear the responsibilities. I now feel more responsible for my family than my husband."
Jala'a, 35, mother of five, Bureij Camp

Main Finding 2: Household Survival versus Economic Empowerment

Women's increasing economic activity is inseparable from various dimensions and phases of the Gaza crisis and its impacts on their households. The expansion of women's economic roles was propelled by a decline in male breadwinner income under various impacts of the crisis. In most cases, men did not simply retreat from the market, but instead, the alternative strategies they developed were constantly eroded in the face of protracted destructive effects of the crisis environment. In parallel, the patterning of women's response was to undertake ever-evolving and multiple ranges of strategies and activities. Many women began with accessing food aid and engaging in voluntary work. If they were in agricultural communities, they expanded on their existing agricultural activities, such as livestock production. In urban communities, they attempted to translate domestic production into the basis for income generation, such as through sewing or embroidery. Whatever the case, women on the whole were involved in multiple activities at the same time in order to access enough income, services or goods necessary to cover their families' needs. This contrasts sharply with the work patterns of salaried employees or formal businesses, where the notion of a structured and recognized occupation is apparent to both the person undertaking the activity, as well as those around them. This helps explain why so often **women's economic roles are not given the economic importance that they actually deserve, since they often seem to be a rudimentary array of activities linked to household coping strategies and based on an extension of women's domestic roles.**

Throughout the study, however, we have seen many women who, through experience and over time, have evolved a strong sense of themselves as economic actors. This was especially stark for many of the older women in the study who had lived the dominant norm and expectation of being dependent wives. **Although family survival was what motivated them to enter new roles, activities and relations, many women remarked on the new sense of confidence they felt in relation to their families and communities in doing so.** This was based as much on learning new skills and overcoming social isolation through interacting with wider social networks related to their work, as it was on being able to provide for their families' needs. **Greater respect and appreciation from husbands, children, or even parents and in-laws, and having their opinion listened to were main positive outcomes that many women mentioned. Clearly, through bringing in income, many women earned the right to increased decision-making within their families**. Often this was expressed in terms of greater, or sometimes total, control over how to use the income earned. Indeed, many women seemed to have the greater say in household budgeting, perhaps suggesting that husbands also saw them as better economic managers. In other cases, women seemed to have the greater say in decision-making in terms of their children's future, including on the issues of education and marriage. Again, **the desire to see not only sons, but also daughters, complete higher education seems to be another outcome of women's experiences**. Moreover, in cases where young women had accessed and attained higher education, despite not yet finding permanent employment, they also expressed a strong sense of agency and greater role in decision-making within their families as well.

All of these outcomes point to the empowerment effects that women from different backgrounds and age groups in Gaza have experienced as a result of breadwinning on behalf of their households over the course of Gaza's prolonged crisis. **In other cases, however, economic activity has not necessarily translated in positive ways. In particular, women working as unpaid family labour** (in the study primarily represented by women in agricultural households) **tend to express the opposite experience**. **Contributions such as performing heavy workloads on the family's agricultural holdings and liquidating personal assets, such as gold or inherited land, in order to sustain the family's livelihood have not been experiences of empowerment, but rather of exploitation.** Women in these households express a sense of powerlessness, humiliation and a complete lack of voice. Even their supplementary income-generating activities, such as small-scale animal husbandry, do not seem to offer a degree of autonomy or self-worth. Clearly, women working in family enterprises under the control of husbands and extended family members may have played crucial roles in their households survival, but have been denied the capacities and resources of empowerment that have accrued to women working under more autonomous sets of relations.

Women across Gaza's different communities and from different generations and backgrounds were highly aware of how their lack of independent assets could affect their long-term security. Indeed, their **continuing lack of access and control over assets is a major obstacle to translating their current sense of economic empowerment into something more durable**. In the case of unpaid family labour in agriculture, for instance, lack of control over land, the prime productive asset, is what makes women voiceless in the face of family exploitation. In most other cases, women's economic contributions to their households have helped acquire assets that they themselves have no right to, leaving their wellbeing and security ultimately dependent on good relations with their husbands and extended family members. This once again suggests, how despite playing critical economic roles in the family, women could still remain dependent and voiceless.

Main Finding 3: Humanitarian Aid, the Gaza Crisis and the Limits of Women's Economic Empowerment

Across Gaza, humanitarian aid has been crucial in helping households survive the ongoing deterioration of livelihoods and the destruction brought by Israeli military actions. Food aid and job creation programmes were the dominant and most important forms of aid which women across the communities mentioned receiving. The tri-monthly food distribution was often the first thing women mentioned in terms of how families secured their basic needs, and clearly was the backbone of household survival strategies. Its importance was in allowing them to reallocate income that would have gone towards getting flour and other basic food staples towards covering other fundamental needs.

Job creation programmes were primarily raised in relation to the role of unemployed males in the household. Indeed, for many male former breadwinners it seems that short-term job creation programmes were the only income opportunities they could find or were willing to undertake. Where men had some other source of income, such as those with agricultural holdings, job creation programmes provided an extra infusion of income for the household. On the whole, however, as has been pointed out by other researchers, **job creation schemes seemed to be one of the few activities that met unemployed men's criteria of "acceptable masculine work"**.[86] This may be due in part to the satisfactory pay levels that men received under these schemes, as compared to the extremely low wages or income they would otherwise receive.

Women's own experiences in job creation programmes differed significantly from men's. Often women called these "voluntary work" experiences in contrast to calling men's experiences "unemployment projects". This points to the fact that while many job creation schemes for men have been run as public works projects, among women they are mainly run through local NGOs and charities where women are taken on in a half-paid, semi-volunteer capacity. **Among female university graduates trying to enter the labour market, short-term job creation experiences in local organizations helped them build a skills base, as well as enter networks that often led to their next short-term job experience. Among older, less-educated women, while the income was less than what men can earn in these schemes, what seems most significant is that it enabled them to enter into new social networks and build new skills.** Many women who went on to build more sustained income-generating projects had initially entered the market (or exited the home) through these voluntary work experiences with NGOs. They often mentioned both practical skills picked up from these experiences, as well as acquiring a greater awareness of their rights through training courses and seminars run by the organizations. Additionally, many women maintained ongoing links with local NGOs because they were a vital source of information and a site of access for other types of aid and services. As such, **though job creation schemes have provided less direct income to women than men, they have provided them with a wide range of potentially critical resources that women themselves have often gone on to translate into more permanent forms of income generation**.

Where clear gaps between men and women in humanitarian aid do show up, however, is when it comes to interventions that entail more significant capital inputs. As we have seen in the case of micro-credit, women are often at a disadvantage due to their lower starting base of skills, resources and assets. **Women undertaking income generation projects can overcome the disadvantages of skills and find starting capital through borrowing from friends and relatives, but then the gender disparity in asset ownership, such as not owning business premises, often becomes a critical obstacle in the development or sustainability of their activity**.

In the case of agriculture, the predominant donor interventions focused on women have been in small-scale home gardening and livestock projects. Although these play an important role in household food security, they have no impact on the existing imbalanced distribution of assets and resources between men and women in the sector. Despite women's multiple agricultural roles and the critical contributions they make in sustaining agricultural livelihoods, they overwhelmingly continue to be landless. While many women have contributed to the renovation of their households' destroyed agricultural infrastructure, such as irrigation pipes and greenhouses, they themselves do not control the benefits of their investments. In Gaza's agricultural export sector, which has received significant international donor support, even the small minority of women who have entered production independently of their households remain largely marginalized from the agricultural cooperatives that play such a central role in all stages of the production-to-market cycle.

86 Aitemad Muhanna, "Changing Family and Gender Dynamics during the Siege against Gaza: Spousal Relations and Domestic Violence." *Birzeit University Review of Women's Studies* 6 (2010).

Donor interventions to support the rebuilding of homes that were fully or partially destroyed by Israeli military action have been critical in enabling households to rebuild some sense of normal life and security. **Yet again**, despite the fact that many women have contributed to building their family homes, **the aid provided in their reconstruction simply worked to reassert women's lack of legal title to the roofs over their heads.**

In sum, given the overwhelming effects of prolonged siege and military violence, as well as the ongoing comprehensive blockade, **humanitarian interventions have not been able to keep women and their households in Gaza out of poverty**. **However, by providing a basic level of resources, humanitarian aid has enabled households to fend off the worst aspects of long-term deprivation.** Women have actively sought out and taken advantage of the range of basic opportunities that were offered and in many cases translated them into the basis of meaningful livelihood strategies on behalf of their families. Indeed, on many levels, women have been much more active in Gaza's humanitarian economy than men. Simultaneously, the interventions themselves have provided few mechanisms for a more balanced redistribution of economic advantage and privilege between men and women. **Without interventions that help ensure their independent access and control over assets, the transformations already under way in men's and women's roles and responsibilities in Gaza will not translate into a more just set of gender arrangements that will endure into a post-crisis future**.

Ultimatlely however, no matter how women have been able to provide the basic needs to ensure their families' survival, the basis for secure and dignified livelihoods beyond poverty will continue to be impossible as long as Israel's devastating blockade on the Gaza Strip remains in place.

STORIES FROM THERE

NISREEN

A young mother of four became a widow as a result of "Operation Cast Lead".

On 6 January 2009, my husband was killed when a rocket hit our house and it collapsed while we were inside. I still remember the sound of it. I was nine months pregnant at the time and I was knocked unconscious. A cement wall had fallen on my leg and I couldn't move. When I awoke, I tried to comfort my daughters, who were screaming. I asked my husband if he was alright, but he didn't answer. There was a lot of fire and smoke and I was trembling. My neighbour came with the ambulance and carried us all out. One of my daughters was buried under the rubble; I could only see the tip of her foot and thought she would not survive. My other daughters were also injured. My mother-in-law was killed instantly, my husband died a few hours later and my step-son was pronounced clinically dead after six months in the hospital. I had a caesarean section to save my baby. I was in the hospital for four months before I could stand up.

While I was in the hospital, my in-laws took control of all the financial issues. My father-in-law, having paternity of my children, took all of their money. He'd only give me a small amount of it when I asked – it felt like begging. My brother-in-law collected all the money that my husband had lent to people, about NIS 30,000 and kept it for himself. The only thing I got was my gold; the neighbours found it under the rubble and gave it to me. I put it in a safe at the bank. My husband had been a government employee and I had worked as a schoolteacher. He had a lot of savings that my husband's family also took and distributed among themselves. I got USD $2,500 from the President for being a widow.

I went to court to challenge my father-in-law's custody of my children. I got a document from the bank showing that he had taken all of our savings and my husband's money that should have gone to our children. Then he was diagnosed with cancer and wrote a will leaving NIS 40,000 to my daughters. After he died my brother-in-law took the money, saying that because they were girls they had no right to inherit. After asking people to put pressure on him, he gave each daughter a pittance of USD $2,000 in a savings account and acted as if it was charity. People wanted to buy the rubble from our house, but he refused to sell it because he didn't want to pay the inheritance rights of his sisters as well. I gained custody of my children through the court, but I didn't win any of our financial rights. They said there wasn't any inheritance for us and it all goes to my brother-in-law.

I get all of my husband's salary, which is what we live on along with help from charities. Because his parents died, I do not have to share the salary with them. I gave up using the courts and instead try to put pressure on my brother-in-law through relatives and through his other brother. I try in the hope that he might change his mind and give us back our rights.

HANAN

A 50-year-old divorcee and mother of an adopted son, lost her home and business when they were bombed during "Operation Cast Lead".

I was divorced in 1997 because I could not have children. We had adopted a son who stayed with me after the divorce. I have worked hard all my life. Even when I was married, I was the main breadwinner; my work built our house and bought us a car. After the divorce, my son and I moved into a single room on land owned by my father. I worked in embroidery, knitting and handicrafts and rebuilt myself. From my income, I built us a small house and built up my business.

Before the war our situation was good and my house was full of everything. My work supported my son and my disabled brother and his family, who live nearby. I worked training women on knitting machines and how to do embroidery. I had four knitting machines and two sewing machines. I made income from training and also used to sell my trainees' products after they had been trained. I was very successful and made NIS 1,200 to 1,500 a month.

Then in the war, my machines, the house I built and all its contents were destroyed. We lost everything. I had bought a piece of land before the war and had no choice but to put a tent on it, and we lived there. Dogs were breaking into the tent all the time and we weren't secure, so for a while I rented a house. When I got compensation money (NIS 20,000 and EUR 4,000 from UNDP), I put it together with what I got from my father's inheritance to build a house, but it wasn't enough, so I also took a loan from the Islamic Relief. We are not affiliated with Hamas, so we didn't get any money from them. Now I can barely meet our living expenses because I have so many debts. I need to pay NIS 8,000 to the Islamic Relief and I owe NIS 11,000 to the contractor. I'm unable to pay it all back right now because of our difficult situation. I also borrowed money from a woman I know and bought three second-hand knitting machines and bought some wool to make clothes so I can work to pay off my debts. I put my machines in a local society building because Hamas has a military point next to my house and I'm scared that it could be bombed and my house destroyed again. I did embroidery for a job creation project for six months, and I do any training I can find in organizations. I also volunteer in organizations. I just need to get out of the house and am constantly worried about my debts.

My son should be in grade 11, but he failed last year because of our living conditions. He does not want to go back to school and I feel his future is lost.

All of the income from my work is now used to pay off our debts. I can barely help my brother, who is sick and can't work and only gets two sacks of flour from the Ministry of Social Affairs every 50 days. The situation of his children is really bad. They have anaemia because we lived so long on canned food. The oldest daughter is sick and has seizures and her brothers have speech problems. I hope my son can find work even for five shekels a day so that we can buy eggs for ourselves and my brother's family.

UM RAED

A 55-year-old mother of 11 is the main breadwinner in a household of ten people. Through work as a trader she has been able to put two daughters through university.

My husband lost his work in Israel in 2000 and our situation became miserable. I started raising rabbits for selling, but it wasn't going well. I thought about trading, it's something I really love to do. We have relatives and neighbours who are tunnel owners, so I saved USD $1,000 through an informal women's saving group and began trading in women and children's clothes. That was in 2006. The first time, my son who is living in Egypt bought the stuff for me. I called him and told him what to get and send it through the tunnels. I looked around the local market here to see what was selling. I coordinated with a tunnel owner and pay them JOD 50 to 100 for each sack of clothing. I'd bring in two or three shipments a month and earn about 500 to 600 shekels for each one. I began by selling from home; I have a room for storing and selling. Then I began to distribute to shops and merchants. After my son moved back to Rafah with his Egyptian wife, I started coordinating with my daughter-in-law's family in Egypt to get me the goods.

After I worked with the tunnels, we started to have income in the family. I managed to buy all the needs of the house and to buy electrical equipment. I bought a fridge, a washing machine, an oven and furniture. I am educating two of my daughters at university, but not my sons because their grades were too low. I started with USD $1,000 and now my capital is $4,000. I never borrowed money from an organization; each time I needed more capital I would save it through a women's savings group.

This work gave me a lot of self-confidence and I feel that I can manage anything. My husband and I respect each other. I am the one in control of our income and give my husband and sons what they need. My daughters and daughters–in-law help me in the business and I pay them in clothes. I even visited Egypt through the tunnels. When my son's wife was having a child he asked me to come and take care of her. I was scared, but the journey was short, not like the new long-distance tunnels.

The best income I made was under the blockade, especially 2008 and 2009. I sometimes made five to ten thousand shekels a month when no goods could get in except through the tunnels. Now after the borders have been eased and there are so many tunnels, we work less and make less money. I cut back my work seven months ago and only bring in goods during special seasons, like Ramadan, and I earn about half of what I used to. The increased number of tunnels means I pay less for shipment costs, but now there is too much competition and goods are available from everywhere, not like before. People now bring in higher quality goods from Turkey and Syria, but I only rely on Egyptian goods so the last shipment I brought hardly covered its cost.

SABHA AND SALMA

Sabha (43 years old) and Salma (49 years old) are two farming wives and mothers living in Khuza'a. Both work in farming, but there the similarity ends.

Sabha: My husband is a farmer. He plants our land every year for our own consumption and for selling. We plant almost everything: onions, potatoes, spinach, peppers, etc. We all work on the land, my six girls and two boys, except for my two oldest daughters who are in high school. We divide the work amongst ourselves; one group ploughs and the other plants. We collect the weeds first and then we spread the water pipes. Then we plant the seedlings. Because we are a big number, we can finish the work in two hours.

Salma: My husband doesn't do anything. I work the land along with my husband's other wife and my two sons. My husband only smokes and spends money. I prefer he stays home because when he comes with us to the land, his only job is to shout and order us about. We have five dunums of land and we have another 20 dunums that we can't get to along the buffer zone. We plant our land with many crops, such as wheat, barley, okra, beans, arugula, corn, parsley, *molokhia*, onions, garlic, spinach, mint, sage, thyme and chamomile. We also have lemon and olive trees. We also rented a piece of land, along with a man from Abassan, which we plant with wheat and barley to feed cows and goats. At sunrise I go to feed the pigeons, goats and cows. Then I make breakfast for the children and myself. I prepare the donkey cart and we (I, my two sons and my husband's second wife) leave to go to the land. Between 06:00 and 09:00 we weed and hoe around the seedlings and trees. Sometimes I feel like my neck will break, but I don't stop until I've finished. Then we water the plants, which takes a long time, so we check on the trees while we're watering. At noon, we break for prayer and eat our lunch. Then we finish the work, close the water pipes and go back home. I go twice to the land every day, particularly if vegetables are ripe and ready to be picked. We then have to sort and box it so it can be sold.

Sabha: My daughters do all of the house chores. I have twin daughters who finished high school and are now at home. They divide all of the work between them. I only prepare the bread on the coal oven once a week with the help of my husband; we're scared to let my daughters use it. It was very difficult when the children (eight daughters altogether) were young. I couldn't work on the land with my husband, so he worked on his own. When the children were small he used to help me in the house too, he'd cook and clean and do everything.

Salma: When I get back home, I rest for about 15 minutes. Then I start cleaning the house, cooking and washing. If we need bread, I bake using the coal oven. I continue with the housework till just before sunset. If there is still work at the farm, I rearrange the cart and go to complete it. If there is no work left, I just send my sons to check on it. In the evening, I feed the cows and then I start preparing dinner. I then put the children to bed. There's nobody to help me with the house chores. My daughters are all married and my daughters-in-law have their own homes and responsibilities. My husband's wife sometimes helps, but she is sick and she gets tired quickly, so I let her rest. If I finish my work early, I visit one of my sisters or daughters, but they know that I'm always tired. I fall sleep early from exhaustion.

Sabha: My husband and I are very cooperative. I do not let him go on his own to the land. I go with him. I plant, water and harvest with him, and work on the vegetables for our own consumption. On my own, I also plant thyme and sage and sell it twice a week at the market for extra income. My husband gets the money from the main crops, but he tells me I can sell whatever I want and use the money as I like. I have my own word in the house and so does my husband. I have eight daughters and my husband does not know about their needs the way I do. I spend on their expenses from the money I earn from raising goats and selling vegetables. When I need more money, I ask from my husband and he gives me what I want. When we want to buy something for the house, he takes me with him. We save the money left together. My husband takes my opinion in everything and he respects and values me. Ever since I got married, I have worked hard with him and have been supportive of him. We went through difficult times and I never complained. I think he also appreciates that I earn money from raising herbs and goats.

Salma: When we get a lot of money, like the JOD 500 from the olive season, my husband takes it. It's the same with the money from the wheat and barley. If we sell vegetables at the market, he takes the paper money and leaves us the coins. He only cares about himself and wants to have a full pocket. His other wife and I are better than him. We save money and buy what we need for the house. I cannot hide the money from him because he makes trouble for us, but he doesn't know anything. I feel it is my work and he does not deserve it, but I can't do anything. When I see him smoking a cigarette, my heart burns and I think of all my work that he is burning away. His wife and I take the money we get from selling vegetables and use it to buy the house necessities, like flour, sugar, oil, rice and cleaning materials. I also try to help my married children because their situation is bad.

Who answers to **Gazan** women?

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